

SATURDAY NIGHT

THE CANADIAN ILLUSTRATED WEEKLY

Vol. 53, No. 52

Two Sections

TORONTO, CANADA, OCTOBER 29, 1938

Established A.D. 1887

10 C

THE FRONT PAGE

CANADIANS returning from Great Britain—those of them at any rate who have not moved too exclusively in official circles—report that the political atmosphere seems perceptibly less democratic than it did on their last visit, whenever that may happen to have been, and that one of the basic elements of a successful democracy, the willingness of those in power to admit the possibility of an alternative administration to their own, is very generally lacking. That much smaller number who have also visited France, and who know enough of the language and temperament of the French people to evaluate the evidences there obtainable, make a somewhat similar report concerning French politics, and some of them go so far as to predict the establishment of a Fascist government in France within a year or so. Certainly the number of periodicals openly engaged in discrediting the basic theories of the Republic is strikingly large. The French are more logical than the English, and will not abolish or even qualify their democracy without admitting quite frankly, not to say boastfully, that that is what they are doing; the English will go on professing the profoundest faith in democracy while at the same time busily engaged in making it unworkable.

NOBODY will suggest that Mr. Chamberlain will never make himself a Fuehrer by the methods which Herr Hitler found it necessary to employ in order to achieve the same purpose. But there are signs that there exists among Mr. Chamberlain's followers much the same determination that no political party other than that which they themselves support must be admitted to power in the United Kingdom for many years to come. The point is, of course, that the only conceivable party which could replace the present somewhat composite Government would be a definitely Socialistic one; and it is precisely this one imaginable alternative which the Chamberlainites are determined to prevent by any and all means. The situation of a short generation ago, when it was perfectly respectable and rather good politics for the sons of a Tory statesman to be energetic workers in the Labor party, has completely disappeared. The cleavage between classes is more pronounced than in many years, and the classes which have no share in political power under the present régime are becoming more and more conscious of, and resentful about, their exclusion.

IF THIS tendency should go too far, if this unwillingness to accept any conceivable Government which might be returned by the will of the majority of the electors should spread and become permanently imbedded in the political mentality of Great Britain, it is obvious that the relations, which today are largely spiritual, between this Dominion and the United Kingdom would undergo some modification. A common devotion to parliamentary democracy, with the Crown as its symbol, has long been the chief unifying force among the various countries which own allegiance to King George. Nevertheless we think Canadians would do well to pause for long reflection before passing too critical a judgment upon their fellow-subjects in the British Isles. We are not too sure of being able to operate a parliamentary democracy ourselves, at any rate over the whole of the geographical limits assigned to us by our constitution. Yet we are far removed from Europe with its incredible perils and its ancient and unappeasable rivalries. We possess and administer a territory whose natural resources are ample to sustain a far greater population than is actually occupying it, whereas the British are confined to a land which cannot possibly sustain them all without the aid of an enormous export market for manufactured goods; yet we are unwilling to welcome such British emigrants as are willing to seek new homes in our own land, and we are not too enthusiastic about making any sacrifices to aid the British in preserving or recovering the markets which are essential for their existence.

Europe's Loss, Our Gain

THE announcement that Dr. Benes, former president of Czechoslovakia, will join the staff of the University of Chicago reminds us once again of the increasing number of scholars, artists and scientists—the mightiest of whom is Albert Einstein—who are seeking refuge on this continent from the anti-cultural drive in large sections of Europe. It is the new migration and a saddening one it is, involving as it does personal heart-ache and tragedy. But taking a purely selfish point of view, this continent must regard the arrival of these gifted newcomers with some gratification. For they will contribute notably to the enrichment of culture in this new world, which, for all we know, may one day be the last repository of all that freedom of thought and speculation which has distinguished the old European civilization.

No Exile's Home Here

THE Toronto *Globe and Mail*, referring to the arrival in London of some distinguished Czechoslovakians who do not happen to enjoy the approval of Herr Hitler, speaks admiringly of England as the "home of the exile." If it is an admirable thing to be a home for the exile—and in the case of persons who are exiled on account of Herr Hitler's disapproval we feel very strongly that it is—there seems to be no reason why Canada should not qualify herself to receive some of that admiration; but we have not noticed the *Globe and Mail* doing anything to lead Canadian public opinion in that direction. The



THE PAPAL LEGATE. A dramatic photographic study of Rt. Rev. Ildebrando Antonutti, the Apostolic Delegate to Canada, by Karsh of Ottawa.

world seems to be full of nations, and people, who think that it is a splendid thing to provide homes for exiles, but that it should always be done by somebody else—the British, or the Arabs, or the Russians, or what is left of the Czechoslovakians. This is not quite good enough. We do not feel at all sure that a nation which refuses to admit any exiles has the right to condemn even the nation which drove them into exile.

Czechoslovakia has been reduced, by the joint action of Hitler, Mussolini, Daladier and Chamberlain, to the status of a dependency of Germany, whose only possible safety lies in conforming to German policy whenever Germany so demands. Those who, in these circumstances, are fleeing from Czechoslovakia are fleeing because of the Peace of Munich. Canada has her share of the responsibility for that Peace, precisely as she would have had her share in the war which it avoided. It ought to be the duty of every

Canadian to demand that his country do its full share in providing homes for those who are homeless because we and other democratic nations did nothing to save them from being driven forth from the homes that once belonged to them.

Information, Please

THE current craze for quizzes which has loosed a bright excitement in the exalted realms of radio and the screen—to say nothing of the newspaper and magazine world—must not be allowed to remain a fad. Its possibilities are too important. That is to say, it is capable of being enlarged and put to more noble uses than that of ephemeral entertainment.

What we have in mind is the quizzing of statesmen and economists. We think a good case could be made, psychologically, for the theory that people

THE PASSING SHOW

BY HAL FRANK

HOLLYWOOD has kindly ventured to fill in the lull in the European situation. It is reviving some of its old horror pictures.

A wife is one who does insist
You help her with the Christmas list.
—Old Bothered Manuscript.

Oscar hears as a result of the new feminine style that the hairdressing business is on the up and up.

We are curious to know whether Canada has actually neared the stage of falling apart. How about getting Hitler to say "Boo!" and see what happens?

Modern newspapers have an easy time of it. In the old days an editor had to wrack his brains to think up something for a headline.

Karl Marx belongs to the ages.—Book review.
Uh-huh, the Marx of Time.

Cheer up. What Hitler did to Czechoslovakia is nothing compared to what Santa Claus is going to do to your bank account.

First Citizen: Yon chap has a quizzical look.
Second Citizen: Yes, he conducts a questions-and-answers hour on the radio.

"Beer Runners Declare Truce."—*Globe and Mail*.
Peace is certainly in the air.

As far as we have been able to make out, the reason why Mussolini banned pictures of the Marx Brothers in Italy was because of their Jewish dialectic materialism.

It may be that war has been postponed for two years, but that doesn't mean that we're not going to be scared to death several times in the interim.

Horace says he didn't go north for the hunting. He says he has always been squeamish about killing anything, even a squirrel or another hunter.

The periodic revival of secession talk in Canada is not surprising. The secessionists have a motto: If at first you don't secede, . . .

The reason why the Nazis salute with only one arm upraised is because they're busy laughing up the sleeve of the other.

And then there is the story of the man who hated so much to be alone that he became an artist and drew a crowd.

We think the title of Adolf Hitler's book, "Mein Kampf," is misleading. He isn't the one who is doing the struggling.

Esther says that she's got to go back all over the international crisis again. She says she has just learned that Prague and Praha are the same place.

NOTE AND COMMENT

have accepted the quiz with such enthusiasm because it affords a sublimation of the frustrated desire to ask their leaders where they are taking them and why. But we do not believe in sublimation, except as a last and final resort. And we see no reason why the public should give up at this stage and put to trivial uses its ardent and vital purposes. We think it should come out boldly and demand that its elected representatives prepare a set of questions to be answered by the governments of the day. Such questions as these, to give hasty examples:

- (1) How are you going to improve economic conditions?
- (2) When are you going to lower taxes?
- (3) What is the solution of unemployment?
- (4) What are you doing on Friday night?

You get the idea. But there is a catch to it. To ask such questions in a quiz, you have to know the answers. Or how do you know when you get the right ones? On second thought, perhaps the quiz hasn't the possibilities we saw in it after all.

Our Crucified Army

THERE is no reason to suppose that the opinions of the electoral majority in a democratic country are any crazier than the opinions of the dictatorial rulers of an autocratic country. But they have this great disadvantage, that they change much more rapidly. The opinions really held by a dictatorship are likely to continue without great change, at least during the lifetime of any one dictator, and probably well beyond it. The majority opinion in a democracy is quite likely to change every two or three years, and to change as readily in connection with the most vital problems of the national existence as with the lightest subjects that come up for government regulation.

The energy, character and direction of the national effort for self-defence should obviously be one of the most unchanging elements in national policy—subject always to the inevitable influence of the concurrent policies of the other nations which are potential friends or potential enemies. But in regard

An illuminating article on the propaganda methods employed in Germany during the recent crisis will be found on page two of this issue. It is from the pen of F. H. D. Pickersgill, a Canadian university graduate who is studying this year at the University of Paris and living at the Canadian House in the "Cité Universitaire." Mr. Pickersgill was in Germany at the time of the crisis.

to this tremendously vital subject the whole attitude of the democratic nations has undergone a succession of radical changes during the last twenty years. We need not concern ourselves with the history of disarmament and rearmament in Great Britain and the United States; we have plenty of matter for consideration in our own country. The Hon. Ian Mackenzie has just admitted that the defence forces of Canada have for years past been "crucified" by neglect; and he went on to say that no government could be particularly blamed for this crucifixion. There is a measure of truth in his words—the same truth which led Mr. Baldwin on a much earlier occasion to explain that he had been obliged to deceive the British people in order to keep them from throwing away their own safety. This truth lies in the fact that had Mr. Mackenzie, or had Mr. Mackenzie King, told the Canadian people three years ago, or two years ago or even a year ago, that their defences were being crucified they would have disbelieved it.

MR. MACKENZIE'S startling frankness was only rendered possible by the tremendous change that has come over Canadian public opinion since the Peace of Munich. If that change had not occurred, Mr. Mackenzie would still be functioning, as he had done for the best part of three years, as chief executioner at the crucifixion—acting of course merely as the agent of the Canadian people, who wanted their defence forces crucified. We could wish that a slightly more courageous leadership had been provided earlier for Canadian public opinion, both by the present Liberal Ministers and the preceding Conservative ones. It is possible that had it had such leadership, Canadian democracy would not at the present moment be looking so silly. It is not a matter of a changed situation resulting from the failure of the League of Nations. The League of Nations was a noble idea, and Canadians were entitled to put some faith in it and to lend it their support. But the idea of the League of Nations never involved the crucifying of the defence forces of any member country; and indeed if the more internationally-minded of the countries both within and outside of the League had maintained their defence forces in better condition, the League might today be a much more vital body and many injustices might have been prevented. The unilateral disarmament process was due to a condition of pure unreasoning sentimentality in the nations which engaged in it, and who most illogically, as soon as they had extensively disarmed themselves, welcomed with unqualified enthusiasm the much needed aid of autocratic Russia.

NOW that the Canadian people are in a mood to accept the information, from so authoritative a source, that the defence forces have been crucified, we trust that Mr. Mackenzie will rub that idea into them until they cannot escape its logical conclusion, which is to stop crucifying them and to give them instead the greatest possible support and encouragement. Nothing else will enable Canada to play once more a self-respecting part in the affairs of a world in which both self-respect and the respect of others can only be earned by determined and capable effort.

BRITAIN FIGHTS ANOTHER MINOR WAR. The Arab revolt in Palestine recently assumed sufficient prominence to push the troubled European situation into the political background. British troops were forced to recapture the old city of Jerusalem and at present are engaged in a major campaign to restore order. *Left*, modern weapons for desert fighting—aircraft and their armored car guard. *Right*, a machine gun post at Tiberias which was the scene of recent heavy fighting.



THE ART OF PROPAGANDA IN NAZI GERMANY

BY F. H. D. PICKERSGILL

ALL those who have been to Germany, Russia, or "Nationalist" Spain, whatever may be the diversity of trying experiences to which they are subjected, are certain to have to cope with one common situation arising from their visit. On their return they will find themselves besieged with repetitions of the question, "Well, and what were your impressions?" Having just returned from Germany after a short visit I am in that unhappy position; after repeating my individual stories several times a day for two or three days a few general impressions begin to shape themselves.

One of the most powerful of these is the admiration which one must feel at the way in which the Germans have perfected the art of propaganda. It is, of course, not a new art. Plato testifies to its existence in ancient Greece under two headings, privately as sophistry, publicly as oratory. But in this field, the German nation has so far surpassed her Aryan uncles as to have developed an art which includes these two as relatively minor and auxiliary branches.

LIKE all arts the art of propaganda can be studied in four different aspects: the aim, the mechanics of the art, the technique, and the finished product. As for the first of these categories it is the best known and hence the least interesting. It has a double aspect, the permanent and the ephemeral. The permanent aim is to maintain and intensify the docile enthusiasm of the German people for the Party and all its ways. The ephemeral aim of course varies, depending on the particular psychological climate it is desirable to create. Thus in the weeks before the *Anschluss* it was directed toward the creation of a panic fear of a Hapsburg restoration in Austria. At the time of my visit it naturally aimed at the excitement of a violent hatred against the Czechs. But this aspect of the art is either well-known or easily surmised. The three remaining aspects are the ones which really awaken the interest of the outside world.

The mechanics of the art are perhaps the most immediately striking aspect of German propaganda. The newspapers and the radio exist quite frankly for what is described as "the education of the German people." Every editor in the country seems to have his formal duties to attend to in this regard. There is an impressive standardization of all newspapers even down to the smallest village sheet. The tone is the same throughout; but further, the actual details of emphasis, the intensity of enthusiasm or indignation, are repeated over and over again so that no matter what paper one reads one is bound to react in the same way to the contents. The great national Party paper, the *Voelkischer Beobachter*, sets the tone. The Friday of Godesberg the *Beobachter* announced in its morning edition that the Czech government had been overthrown and had been supplanted by a military dictatorship of Russian Bolsheviks. At the time I had the opportunity of seeing all the Munich papers and the *Frankfurter Zeitung*; the morning editions of all these dutifully repeated the same information with occasional changes in phrase. Here, in the turn of phrase expressing the right pitch of horror and indignation, the editors are apparently given a free hand to exert their originality.

MORE effective, because more immediate in its appeal, is the radio. Apart from the news broadcasts, powerful dramas can be staged which touch the whole nation at once. During the Party Rally at Nuremberg all German radio stations were connected with Nuremberg for five or six hours a day. Thus those who had not the opportunity of seeing the festival could listen, for example, to the band repeating the *Horst Wessel Lied* thirty-six times over, and could thrill to the announcement of the crowds of S.S. and S.A. men, etc., standing with right arms raised during the entire process.

The Nuremberg broadcasts and news-reels were an interesting study in mob-psychology by remote control. For five or six hours a day one could listen over the radio to military music, screaming crowds, and marching feet accompanied by a vivid running commentary: anyone who has listened to an efficient broadcast of a hockey game will realize to what an extent these broadcasts were calculated to catch up the whole listening nation into the spirit of the rally itself. Then too there were the interviews with refugees from the Sudetenland: tales of horror at first hand by people who occasionally broke down under the strain of recounting their experiences.

OF COURSE the radio can be a double-edged weapon, as the Government realizes only too well: witness the fact that it is a serious criminal offense to listen to Moscow. I was told by a priest in Munich that there are large numbers of people all over south Germany and the Rhineland who listen to nothing but Prague, Basel or Strasbourg. In order to counteract these alien influences the price of ordinary radios has been increased to a prohibitive level, and a new model has been put on the market which sells for thirty-five marks, but which will pick up nothing beyond a radius of twenty miles.

The less spectacular methods of propaganda: the schools, and the slow process of inoculation supplied by such movements as the Hitlerjugend, are in effect the backbone of the system; by such means one obtains the patterns of thought and the necessary stock of things-to-be-taken-for-granted to provide suitable raw material for the persuasions of radio, pageant, film and newspaper.

THESE are the material means, as it were, by which the art is practised. As for the actual technique, the features which strike the outside observer are the stress placed upon the unanimity and unity of the German people, and the appeal to injured feelings. "One Folk, One Reich, One Leader": this echo of St. Paul's canon of the Christian Church can be seen carved in the sidewalks of Freiburg or Munich. It was the burden of the philosophical part of Hitler's Nuremberg speech that the glory of the Party was to have melted all the feeling in Germany into a stream moving in one great channel. The number of times one hears repeated: "Well but look here: before 1933 we had over thirty political parties in the country. Now we have only one,"—as the supreme justification of National-Socialism, is an indication both of the shrewdness and the success of this appeal. After the Nuremberg speech I was discussing the achievements of the Party with a boy of eighteen, and heard a rather naive version of the same thing. "Before 1933 I used to be in a Catholic boys' club here in Freiburg. There was a Communist youth movement, a Socialist youth movement, a National-Socialist youth movement and a couple of others in the town as well. Whenever we met boys from one of the other groups we started fighting with them. Now we've none of those things—just the Hitlerjugend. It's much better, because we never fight any more."

ANTI-SEMITISM, anti-Catholicism and the race-myth appeal to the spirit of national unity also, but from a cultural and racial rather than from a social or ideological point of view. The attacks against the Jews or against the Catholic Church were originally carried on in a brutally obvious

fashion by publishing stories of horrors, atrocities and secret vice. They still continue in that form in papers like Streicher's *Stuermer*, where statistics are given each week of the number of girls raped by "Talmudic Jews," and tales of crimes and outrages committed in monasteries are recounted in colorful detail. But people seem to be less and less interested in the *Stuermer* in Germany. Streicher has evidently drawn too long a bow, because everyone to whom I mentioned his paper said: "Oh that—I never read it; nobody takes that seriously any more." The effective attacks against Church or Jewry have become more subtle. The appeal is made for the defense of the nation against alien influences. "We must purge German art of its Judaistic taint." The anti-Christian literature to be seen in Nazi book-stores appeals against the alien domination of a foreign power over German souls. "Rome-Moscow": the works of Rosenberg and Mathilde Ludendorff for example, exhibited in the windows of all the more loyal bookshops, set up German National-Socialism as the specific against these two subtle internationalist poisons.

THE other appeal is to injured feelings. Germany has lost her honor and the whole world is against her. Hitler in the Nuremberg speech stated that capitalist-democracy and Muscovite Bolshevism had joined forces in a conspiracy for the sole purpose of destroying Germany. In Munich I met a man sufficiently intelligent and independent-minded to have lost his job at the university because of his unorthodoxy; his attitude provided a startling example of this sense of injury and persecution. Being convinced of the destiny of Germany as civilizer of the world he felt that the resistance of France and particularly England in the Great War was motivated by pure malice; that the Treaty of Versailles was hence an entirely gratuitous attempt to dishonor Germany, and that the present interference of France and England at a time when Germany was attempting to vindicate the rights of the persecuted Sudetens was merely a further expression of the same hate. Everywhere the same chorus can be heard: France's hatred of Germany; Russia's hatred of Germany; the Czechs' hatred of the Germans; the conspiracy of Catholics and Jews against Germany (there is an interesting cartoon in the *Stuermer* for the first week in September showing a sinister-looking Jesuit sheltering an even more sinister-looking Jew who is peering over the priest's shoulder); "there is only one man in Europe who understands us, Benito Mussolini," as Hitler said in Berlin the night of September 26. Nothing of course is so effective in arousing a religious enthusiasm for the Folk, and for the Party as vindicator of the honor of the Folk, as the persistent chafing of this sense of injury.

THE most difficult and most debatable question is to what extent the propaganda is effective. That is to say—to what extent does the finished product correspond with the aim in the minds of the artists.

If one takes the trouble to discuss the situation thoroughly one usually finds some reservations in the minds of even the most apparently enthusiastic. One woman, an ardent supporter apparently, admitted, when pressed, that she did not like anti-semitism. "But," she said, "that sort of thing comes from the Government, and so we have to



A LOVELY RENAISSANCE, "Portrait of Claude", on view with a collection of nineteenth and twentieth century French paintings at Mellors' Galleries.

put up with it whether we like it or not. We have to do everything the Government tells us to—but then that's what keeps us from being disunited. Why, before 1933 there were more than thirty parties etc. etc." One morning, when the war-clouds were particularly black, I remarked to a solid citizen of Munich that in view of the reports in the morning papers I thought I would be leaving Germany very soon. He said, "Well, you know, you have to allow for a lot of exaggeration. Can't you get hold of an English newspaper?" When I answered that they got to Munich two days old and were ancient history by that time he said rather wistfully: "I wish I knew French or English so that I could get some news now and then. You can't believe anything in the German papers. You know, they have us all believing that we've been outraged by the Czechs' treatment of the Sudetens for the past twenty years. Well, in fact, before the *Anschluss* we didn't even know where the Sudetens lived."

THEN there is the problem of the recalcitrants who persist in listening to Swiss, French or Czech radio stations. The priest with whom I talked in Munich told me that there is a great deal of passive and silent opposition throughout the country, particularly among the Catholic peasants in the South. His statement is borne out by the fact that the Government does not dare to take action against Cardinal Faulhaber, who has maintained a stand which warrants at least "protective arrest" and a concentration camp.

Most of the opposition, however, comes from middle-aged people. This is to be expected. In an article of this sort which is more an appreciation than a scientific study, it is impossible to make any generalizations about the future, but in view of the last remark one may be permitted to suggest that the outlook looks pretty bright for the propagandists. When one considers the great results which Dr. Goebbels has had in five years, with the relatively intractable raw material of a generation brought up in a different and largely hostile tradition, one can only expect that, given the long conditioning process to which the young are being subjected today, his work will turn into a masterpiece.



NIGHT MUST FALL.

The Quickest Way to Peace

BY ANTONIUS

IN A recent SATURDAY NIGHT, Sir Robert Falconer argues, under the caption "How Can We Ensure Peace," that we should depend for peace on the reconstruction of the League of Nations.

In honorable contrast to those Canadians who damn Mr. Chamberlain for saving this country from a war in which, despite Professor Scott, we should be automatically involved, Sir Robert shows a genuine appreciation of the effort made by the British Premier.

On the other hand, however, Sir Robert indulges in certain statements, which, coming from one who speaks with his authority, might affect public opinion unfortunately—since they give an obviously incorrect picture of recent history, and of world affairs as they are. If those statements were accepted—with their implications—Sir Robert Falconer's conclusion might be correct. As matters actually are, there is ample reason to feel that any attempt to reconstruct the League of Nations at present would be folly.

IN THE first place, Sir Robert observes that it was to forestall and avert such a situation as the rise to commanding power of the dictators in Germany and Italy that the League of Nations was constituted. (I use Sir Robert's actual words—merely rearranging the order of two sentences.) To the best of my knowledge no suggestion of this sort was made by the advocates of the League, and I can find no trace of this reason for its existence in any of its debates or pronouncements. Dictatorships were admitted to the League at all times. The military dictatorship of Japan was a member. The Russian tyrant was, and is, permitted to send a delegate. South American and Asiatic nations with no trace of democracy in their system participate in the League. When the Republic of Spain became a Communist tyranny it was not expelled.

Indeed, this suggestion is so extraordinary that it would easily be possible to point out that, under this principle, even the imitation democracy of Italy would have been entitled to League sympathy in competition with the barbarous despotism of the Ethiopian Emperor.

NEXT, following a tradition only too well established in North America, Sir Robert blames the downfall of the League on the British Government. With more justice than most League advocates in Canada, he admits that the United States was the prime delinquent. He suggests, however, that had Britain used the League as a weapon of peace, the present situation would have been averted. If this statement contemplates the idea that any action of the League—without the United States adhering—could have prevented the Manchurian, Ethiopian, or Czechoslovakian crises, then there seems to be reason to doubt its accuracy.

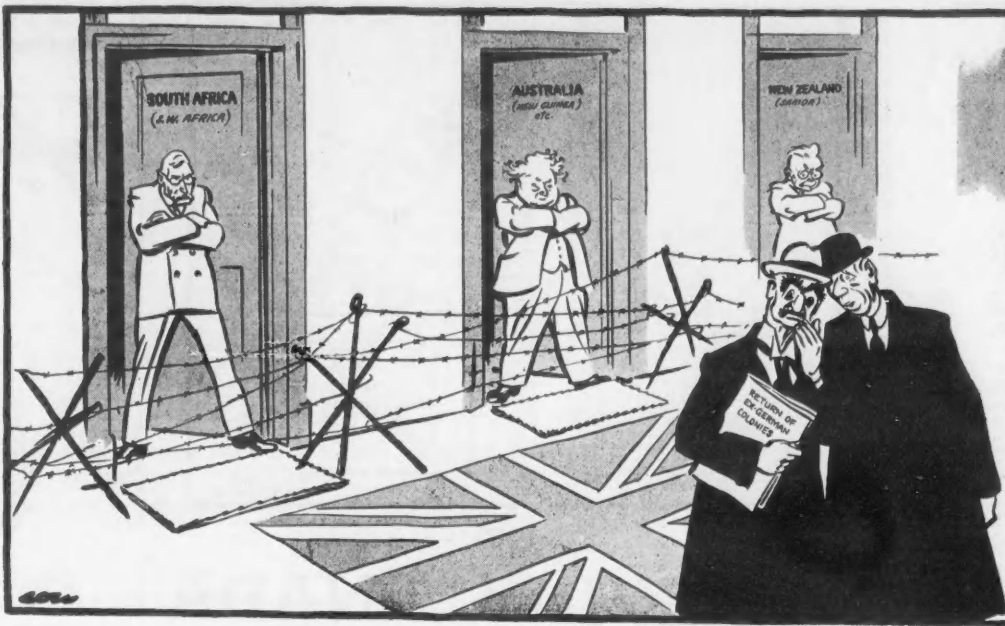
Indeed, on this point, it should be enough to point out that a League of Nations to ensure the continuance of a status quo was Mr. Wilson's contribution to the peace of the world. The status quo to be perpetuated was, generally, that of the world as Mr. Wilson remade it in his passing moment of power. That world did not suit Japan, Italy or Germany. They wanted a League of Nations which would readjust the world to suit them. The static League did suit France, and, despite Sir Robert Falconer's criticism of the French policy, all that can be alleged against the French Republic is that it never believed that a League would automatically prevent an attack on France.

IT IS, I know, not unusual to hear it suggested that action by the League in correcting the Treaty of Versailles might have prevented the emergence of a dictatorship in Germany. There is validity in this statement—to the extent that correction of the Treaty of Versailles was one of Mr. Hitler's most appealing offers to the German people. There is no trace of validity in a theory that any League of Nations could have prevented military dictatorships in Italy or Japan. Even in Germany—more markedly than in Italy—although people forget the fact, the dictatorship, however much it may have appealed to its constituents by the promises of glory in foreign affairs, really succeeded because it followed an attempt to establish a socialist Government, and the chaos which such an attempt always produces. If the League had existed to prevent dictatorship, Geneva should have stopped the German and Italian experiments in socialism—for these were the proximate causes of dictatorship.

THE really important mistake which Sir Robert Falconer makes is the one common in North America of speaking as though the nations of the earth wanted peace, and only a concerted effort by Great Britain was needed for all of them to follow. This is a colossal error. The United States wants peace, and to be left alone. France wants peace—and security on the Eastern Frontier. Germany wants peace—provided she can restore her pre-war greatness. Italy—according to Mr. Mussolini—does not even pretend to want peace. His praises of war are open. Japan certainly does not want peace—or the Japanese army at any rate. The Scandinavian countries and Holland want peace—provided that someone else will fight for it. The little nations of Central Europe want peace—but each of them wants only such corrections of the boundaries established at Versailles as will give them part of someone else's territory.

In a world such as this, the League of Nations which we tried to establish became merely a system by which Britain single-handed—or with the support of France only in selected cases—undertook to police the world, and to keep Mr. Wilson's geography in force. Russia might be depended on to assist, but it has always been a little difficult to place much faith in the military assistance to be drawn from a country which was, at the very moment, always engaged in spreading communism and disloyalty even among the armed forces of the British Crown. Necessity, like politics, makes queer bedfellows, but this would have been too queer for reality.

INDEED, Sir Robert Falconer is out of step with the really advanced advocates of the League in Britain, who have long ago thrown the old League to the wolves, and are now advocating the creation of a



"My National Life Policies Have Been a Most Effective Aid in Building for Security"



A. F. ("Biddy") Barr
Librarian, Toronto Daily Star, since 1921; played wing on University of Toronto Football Team, 1892-96. Captained Varsity's first national championship team, 1895; coach in 1899-1903, and again in 1925; President Canadian Football Union, 1906-7; Resident Master Ridley College, 1897-9.

says Mr. A. F. Barr, who has been a National Life policyholder for thirty-seven years. With a long record of academic and athletic activities to look back on, Mr. Barr is well-equipped to comment on the needs of today's young men in planning a safe, secure future.

Building a financial structure for the years to come, through a National Life policy, is a most sane and sensible way of ensuring a future free from the worry and fear of economic insecurity.

DIRECTORS

H. Robert Bain, President
Robert Fennell, K.C., Vice-President
Col. The Hon. Herbert A. Bruce, M.D., L.L.D.
The Hon. Eric Werge Hamber
The Hon. David O. L'Esperance
Lieut. Colonel S. C. Olmsted
Allan A. Aitken
A. H. Beaton, K.C.
Fraser D. Reid
Denton Massey, M.P.
Alfred Rogers, Jr.
D. H. Gibson

The National Life Assurance Company of Canada

Home Office
Toronto



Established
1897

No more rust-clogged water pipe when you install low-cost Anaconda Copper Tubes

STOP THIS!

GET THIS!

Here's good news about water-piping. Anaconda offers durable, non-rust copper tubes that you can have installed for not much more than the cost of pipe that rusts.

Your hot and cold water lines, heating lines, waste lines, can now all be rustproof Anaconda Copper at low cost! This newest type of durable piping, joined with solder fittings, gives you all the advantages of Copper, one of the world's oldest time-proven rustproof metals — yet costs little more than piping that rusts. Surely you'll welcome this opportunity to end the rust nuisance, to gain freedom from repair and replacement expense. Anaconda Cop-

per tubes in your home mean an unrestricted flow of rust-free water always.

Consult your plumbing contractor about Anaconda Copper Tubes. He knows that for these and other products, the name "Anaconda" means best value. If rigid, threaded pipe is desired, he can supply you with Anaconda "85" Red-Brass Pipe, the highest quality corrosion-resisting material you can get at reasonable cost.

NOTICE: If you are taking advantage of the Home Improvement Plan to modernize your home, insist on durable materials. Metals that do not rust will give years of cost-free service, long after your loan has been repaid.



ANACONDA AMERICAN BRASS LIMITED
(Made-in-Canada Products)

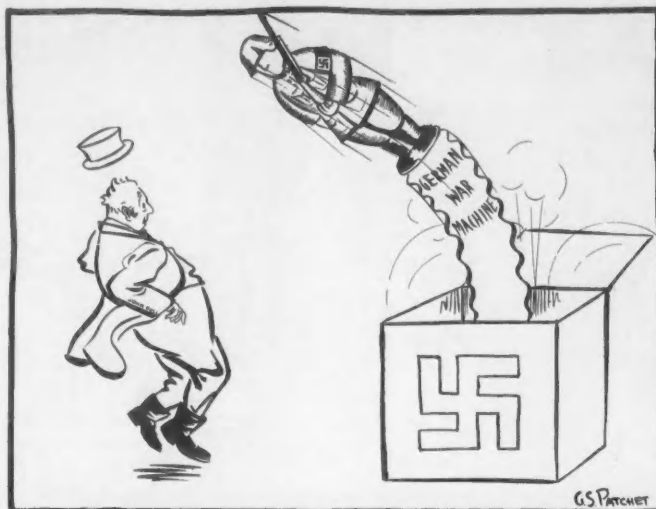
Main Office and Mill: New Toronto, Ont.
Montreal Office: Dominion Square Building

Anaconda Copper & Brass



Anaconda American Brass Limited,
Dept. 9R, New Toronto, Ont.

Name
Address
City Prov.



THE SURPRISE

WEEK IN CANADA

Carving Up the Dominion

IF THERE were any Canadians who were still oblivious to the various forces working toward and achieving a measure of disunity in the Dominion, they were probably jolted during the week, when an important and serious minded body, the United Farmers of Canada, Saskatchewan Section, devoted a long debate to the subject at its annual convention and unanimously adopted a resolution instructing its board of directors "to assimilate and prepare authoritative material on the subject of setting up a Western autonomous state within the British Empire, governed by a single Government elected democratically by the people."

The resolution caused a much greater sensation in sections of the press of the East than it did in the press of the West. Immediately public figures in the East gave interviews and most of them were to deplore the thought of secession but few of them were to point out that perhaps after all the West has genuine grievances against the East.

DURING the week Dr. Manion began an energetic speaking tour through the Western Provinces. He briefly commented on signs of disunity that he had found, but stated his belief that 90 per cent of the people of Canada want national unity maintained. The Conservative leader, in a speech at Edmonton, again declared that "national planning is an imperative need" for Canada.

The Manitoba Liberals held their annual meeting in Winnipeg and elected Walter J. Lindal, K.C., as their president. The Manitoba Social Credit League also held its annual meeting in Winnipeg and refused admission to J. H. Unwin, Social Credit member for Edson in the Alberta Legislature. In Quebec, Paul Gouin announced that l'Action Libérale Nationale will place no candidates in the Stanstead and St. Louis by-election but will wait until a general election before entering the fight against the Duplessis administration. The Quebec Liberal party on the other hand went into the by-election with more energy than it has displayed for a considerable time and seemed to have all orators concentrating on getting across the opinion that Mr. Duplessis is a dictator.

DOMINION

Defence: Hon. Ian Mackenzie, Minister of National Defence, said in evidence at the Bren gun contract Royal Commission investigation that Canada's defence forces have been "starved and crucified" for several years. Mr. Mackenzie also told the inquiry that he is in favor of the public ownership of armament factories, but that in the case of the Bren gun contract his Department had no money to undertake a publicly owned factory.

Drought Relief: Extension of the prairie farm rehabilitation program announced by Hon. J. G. Gardiner, Minister of Agriculture, will provide autumn employment for between 3,500 and 4,000 farmers.

External Affairs: The Department of External Affairs confirmed a report that Canada will be officially represented at the first Inter-American Travel Congress in San Francisco next year; it will be the first participation of Canada in an activity of the Pan-American Union.

Radio: Work began on the erection of the new transmitter of the CBC at Watrous, Sask. Canadian and United States experts, studying Great Lakes radio safety measures, concluded a conference at Ottawa.

ALBERTA

Oil: Mr. Justice A. A. McGillivray, chairman, granted adjournment until December 5 of the Royal Commission appointed by the Alberta Government to investigate all phases of the oil industry; the adjournment is to allow counsel additional time for preparation. The Alberta Petroleum Association announced that the Alberta Government will be asked to appoint a representative to place full statistical information on the Turner Valley oil field before British authorities who are interested in the field as a source of naval and airplane fuel.

BRITISH COLUMBIA

Apples: The Bureau of Statistics estimated British Columbia's 1938 apple crop at 5,352,000 boxes; 1937 production was 5,798,300 boxes.

Housing: Hon. A. W. Gray, Minister of Municipal Affairs, announced that legislation will be introduced at the next session of the Legislature to enable British Columbia municipalities to take advantage of federal housing and other loans which are now blocked by the provincial Municipal Act.

Price Control: Adopting recommendations of the coal and petroleum control board, the British Columbia Government ordered a three-cent reduction in the basic price of gasoline in the Province.

MANITOBA

Agriculture: Premier John Bracken urged the amalgamation of the United Grain Growers and the Manitoba Pool Elevators and eventually the Saskatchewan and Alberta Pool Elevators into a united agricultural front for Western Canada.

Education: Hon. Ivan Schultz, Minister of Education, announced that the proposed revision of the Manitoba curriculum will be undertaken in such a way that the opinions of teachers will have a share in the formulation of the new educational policy.

NOVA SCOTIA

Finance: An issue of \$4,567,000 Province of Nova Scotia 3½ per cent debentures was announced, the proceeds to be used for general highway purposes.

Labor: Strike of Richmond County pulpwood loaders ended as result of intervention of Hon. Michael Dwyer, Minister of Mines.

Mines: The Nova Scotia Government told a citizens' committee from Thorburn that it had not the power to direct the Acadia Coal Company to undertake the development of a certain seam of coal at Thorburn nor to order that operations be continued at Thorburn's present colliery. The present mine, which is the only one in Thorburn, has been ordered closed by the operating company.

ONTARIO

Finances: Premier Hepburn announced a new issue of \$15,000,000 Province of Ontario three per cent bonds. Provincial Secretary Nixon announced that Provincial Treasury bonds covering a \$10,000,000 two-year refunding loan have been taken up by the Bank of Montreal at an interest rate of 1.65 per cent.

Refugees: Hon. P. M. Dewar, Minister of Agriculture, stated that selected Sudeten German refugees, thoroughly experienced in farming, would be welcomed in Canada.

QUEBEC

Mothers' Allowances: Hon. William Tremblay, Minister of Labor, announced that the Cabinet has sanctioned by Order-in-Council allowances of \$40 to \$60 per month for needy mothers.

OBITUARY

Arthurs, John Stanislaus, Toronto, president Arthurs, Jones, Ltd., printers and lithographers. **Beattie,** Judge J. H., Orlando, Fla., former mayor of London, Ont. (75). **Cameron,** Allan Archibald, sculptor (33). **Cameron,** Alfred Buell, Toronto, retired lawyer, once noted athlete (75). **Cates,** Capt. Charles Henry, North Vancouver, retired operator of fleet of harbor tugs, veteran of construction of C.P.R., veteran of Yukon gold rush (79). **Chase,** Dr. William Henry, Montreal, lecturer in pathology and curator of the Pathological Museum at McGill University (43). **Cosens,** Absalom, (Ph.D.), Toronto, noted biologist, retired science master of Parkdale Collegiate Institute (69). **Fleming,** Rev. Dr. John Dick, Winnipeg, retired professor of systematic theology, ethics and comparative religion in Manitoba College (76). **Green,** John C., Warwick East, Bermuda, retired president of John C. Green Millinery Co. of Toronto. **Humphries,** Henry H., Kenne, Ont., oldest man in Ontonabee township (98). **Kneen,** Mathis, Toronto, retired blacksmith, veteran of Red River Rebellion (100). **Knockwood,** Stephen, Kentville, N.S., oldest Micmac Indian in Nova Scotia, killer of 500 bears (104). **Lefevre,** Mrs. Lily Alice, Vancouver, poet, one of founders of Vancouver Art Gallery and of Vancouver Branch of the Canadian Authors' Association. **Leslie,** James, Montreal, retired insurance executive, organizer and manager of Canadian Underwriters' Association. **Martin,** M. G., St. John's, Nfld., Managing Director St. John's Evening Telegram (70). **MacInnis,** Angus, Sydney, N.S., early associate of Alexander Graham Bell (82). **McPhail,** Mrs. Florence Helen, Montreal, former secretary of the Travellers' Aid Society in London, Ont., and Montreal (63). **Morgan,** Col. C. E., Cayuga, Ont., former superintendent of Six Nations Indian Reserve, veteran of South African War, founder of "Springboks" veterans organization. **Pittard,** William Wilson, Almonte, Ont., former mayor of Almonte and publisher of Almonte Times (88). **Rodger,** Thomas J., Montreal, manufacturer, director Canadian Converters Co. **Russell,** Miss Elizabeth Margaret, Toronto, pioneer in Toronto kindergarten work (90). **Sturrock,** John, Winnipeg, insurance executive, director of Winnipeg Humane Society, former secretary for many years of Winnipeg Lions Club (70). **Walker,** James Murray, Toronto, former editor and publisher of the Perth Courier (94).

A choice of CRUISES COUNTRIES COSTS

One Standard of Service

THE PERFECT WAY TO ENJOY CHRISTMAS & NEW YEAR'S HOLIDAYS

NORTH GERMAN LLOYD

COLUMBUS

To PORT au PRINCE, KINGSTON, HAVANA
Leaving New York DEC. 24 • 9 DAYS • \$122.50 up

NORTH GERMAN LLOYD

EUROPA

To NASSAU and BERMUDA
Leaving New York DEC. 26 • 6 DAYS • \$95.00 up

HAMBURG-AMERICAN LINE

HAMBURG

To BERMUDA
Leaving New York DEC. 30 • 4 DAYS • \$52.50 up

WEST INDIES & SO. AMERICA CRUISES

NORTH GERMAN LLOYD

COLUMBUS

January 7 • 12 days • \$162.50 up To St. Pierre, Fort de France, Trinidad, La Guayra, Curacao, Kingston
January 21 • 12 days • \$162.50 up To St. Pierre, Fort de France, Trinidad, La Guayra, Curacao, Havana

HAMBURG-AMERICAN LINE

NEW YORK

January 27 • 19 days • \$225 up Both cruises to San Juan, St. Pierre, Fort de France, Trinidad, La Guayra, Curacao, Colon (Panama Canal), Kingston, Havana
February 17 • 19 days • \$225 up To Port au Prince, Kingston, Cartagena, Colon (Panama Canal), Havana
March 11 • 13 days • \$160 up To Havana and Nassau
March 25 • 8 days • \$95 up
April 7 • 9 days • \$112.50 up To Kingston and Havana

EASTER CRUISE

AROUND AFRICA CRUISE

NORTH GERMAN LLOYD DE LUXE CRUISING S.S.

COLUMBUS

February 4 • 63 days • \$750 up
Largest, most luxurious liner ever to sail 'round the Dark Continent. Calling at 16 exotic ports for thrilling shore excursions to fascinating spots of strange beauty. One of the most unusual voyages in cruise history. In cooperation with Raymond-Whitcomb, Inc.

AROUND SOUTH AMERICA CRUISE

NORTH GERMAN LLOYD FLAGSHIP

BREMEN

February 11 • 40 days • \$725 up
A trans-Atlantic favorite, the great Lloyd Express BREMEN visits the alluring Southern Hemisphere for the first time on a superb voyage of discovery in world-famous luxury! Thirteen of the most enchanting and colorful ports on the East and West Coasts of South America and in the West Indies. A perfect itinerary and a perfect ship! In cooperation with Raymond-Whitcomb, Inc.

NORTH CAPE CRUISE • **RELIANCE**
June 30 • 44 days • \$550 up To Northern Wonderslands and the Baltic.



"Wardrobe Suggestions for Southern Cruises" — our new booklet containing helpful hints on cruise clothing for men and women will be sent FREE on request.

YOUR TRAVEL AGENT, OR

HAMBURG-AMERICAN LINE
NORTH GERMAN LLOYD

45 RICHMOND STREET WEST, TORONTO
Phone: ELgin 4272-3

BEFORE YOU INSURE — CONSULT
CONFEDERATION LIFE
ASSOCIATION

HEAD OFFICE

TORONTO

YOU'LL LIKE THESE HOTELS IN BERMUDA



Canadian Representative, L. G. GUYAN
67 Yonge St., Toronto Phone WA. 7352

FINE CAMERAS ACCESSORIES AND SERVICE

Williams
Camera Department
5 RICHMOND ST. EAST

Satisfied Shavers say

WILKINSON RAZOR

ONE HOLLOW-GROUND BLADE
KEEPS KEEN FOR MONTHS!

VALET - HOUSEMAN CHAUFFEUR

Formerly with Sir Frank Carter, Henley-On-Thames, England.
27 years of age. Thoroughly experienced.
FURTHER INFORMATION FROM BOX 86,
SATURDAY NIGHT, TORONTO.

HERBERT TAREYTON

POUCHES 25c
PACKAGES 25c
HALF-POUNDTINS \$1.50

"THERE'S SOMETHING ABOUT IT YOU'LL LIKE"

**"Sorry Tom...
But...
We Must Have
A Young Man
In Your Place"**



This may never happen to you... but... why take chances? You can guarantee yourself \$100 a month for life at 60.

These are days of pressure... relentless competition... nervous strain. Young men are replacing older men at earlier ages... and the competition is becoming even keener.

Any young man with a moderate income can have a life income of \$100 a month or more at 60 or even earlier through a Canada Life policy... can enjoy life free from worry about his future financial security. The sooner you start the less you will have to save from each salary cheque.

The Canada Life

Canada's Oldest Life Assurance Company

FREE BOOKLET BY MAIL

The Canada Life Assurance Company, 330 University Ave., Toronto, Ont. Please send me by mail copy of your booklet "This May Never Happen to You."

Name.....
Address.....

THE NATION

Waiting for Treaties

BY R. W. BALDWIN

THE Mackenzie King Government is apparently going to present a Christmas-box to Canadian business in the form of their favorite brand of finance minister.

Mr. Dunning expects to be in full harness by the end of the year at the latest. If, as Mr. Lapointe has intimated, Parliament is called before Christmas the minister hopes to be in his seat.

Since his collapse last summer, business and financial groups in eastern Canada have been none too tactful in letting Ottawa understand that it was the finance minister, not the cabinet, in whom they had been putting their trust.

As an informant close to cabinet gossip in Ottawa summed it up this week:

"St. James Street doesn't think anyone else in this government has any brains. Since Mr. Dunning left there have been several hell-raising expeditions to Ottawa. They tell cabinet ministers that business can't get any satisfaction from the Government with the Finance Minister away."

Which not only explains the jubilation with which the unexpected news of Mr. Dunning's return was received but shows the extent of this western ex-premier's conquest of the east.

Mr. Dunning's business and political career has made him the unchallenged champion of that somewhat mystical but safe remedy for economic ills—"sound business policy." If he has lost any measure of his old-time support in the west, he has become the favorite adopted son of the east.

ONE thing which Mr. Dunning's return to Ottawa has accomplished already is the confounding of those critics who whispered that the minister's illness was of the kind that is politically incurable. When the Finance Minister collapsed early last summer in the midst of his budget debate he was a martyr to a popular cause. He had steered Canada's financial boat over a shoal-strewn course. He had been a bulwark against the dangers of depression-born experimentation.

On the earlier advice of his doctors Mr. Dunning could have justified retirement from public life at what may be the peak of his political career. His return shows that lack of courage is not among the Finance Minister's failings.

Mr. Dunning is going back to the helm, but Ottawa is asking: "For how long?" Can he face the grind of the most exacting portfolio in the cabinet? Can he stand the wearing, worrying round of what will probably be a pre-election session of the House? Would he be fit to fight an election battle next fall? All this is hard to reconcile with the order of his doctors to avoid any strain or overwork.

There is no doubt of Mr. Dunning's own determination at the moment to carry on his job of bringing about a "stabilized economy" based on a policy of budget balancing. He already has one foot in the saddle. The telephone line between his Island Park Drive home and Parliament Hill has been busy. But there is still a group of skeptics among Dunning supporters and critics alike.

THE reports from Washington of a deadlock in the Anglo-American trade treaty have emphasized the emptiness of the Prime Minister's office in the East Block. With Mr. King and Dr. Skelton away from the capital the circle of those who really know the inside story of the treaty negotiations is exceedingly small. There have been few more carefully guarded secrets than Canada's part in this treaty.

By the same token the Canadian-American agreement has been the object of more and probably wilder guesses than usually accompany such coming events. The latest rumor is that Canada has had a measure of success in pressing for concessions in the American fish market. If this rumor proved to have any foundation it would be cheerful news for the Maritime fishermen. Government policy both in the Maritimes and at Ottawa with regard to fisheries is likely to hinge on the outcome of the trade pact.

Despite Mr. King's optimistic announcement before he left Ottawa that the treaty was expected any day it is understood that the Canadian-American negotiations are still uncompleted. The Acting Prime Minister's announcement that Parliament might be convened before Christmas has been taken as an indication that it would plunge at once into the trade treaty in order to have it ratified before January 1. The old Canadian-American agreement expires on December 31. If Anglo-American negotiations are delayed it might conceivably alter plans for the Ottawa session.

Jerusalem to Ottawa

THE Dominion Bureau of Statistics in Ottawa is housed in the most uninviting of all government buildings—an abandoned factory that rambles along the bank of the river and has no saving architectural grace.

If you can find your way through its steel and concrete corridors and open the heavy fireproof door into its west wing you may find Sedley A. Cudmore, assistant to the Dominion Statistician, Dr. R. H. Coats, seated in the corner of a great file-packed room.

It isn't a private office. More than a score of stenographers, clerks and statisticians clatter typewriters and adding machines in its recesses. But this is the way Dr. Coats' chief lieutenant chooses to work.

Mr. Cudmore has only recently returned from Jerusalem where, for three years, he has been organizing a Palestine Bureau of Statistics for the British government—one of the many missions which have interspersed his 18 years with the Dominion Bureau.

WHEN the Imperial Conference convenes in London or in Ottawa Mr. Cudmore's services are in demand. When the International Institute of Statisticians meets in Prague, Moscow or Warsaw, he is the Canadian representative. Life refuses to pass him by, though he gets back at it on his return from each trip by hiding away and burying himself in work, which incidentally includes the editing of the Canada Year Book.

Mr. Cudmore is an Irishman who doesn't like talking.

But he is also a statistician with a yen for romance and adventure. Most of his kind can be depended on to squeeze the drama out of any event to leave only a table of figures. Mr. Cudmore wants to get at the story behind every figure. He can't because life's too short and statistical tables are too long.

Perhaps it is his newspaper training, for Mr. Cudmore started life on a newspaper in Brampton sometime in the early '90's and continued in London, Eng., after sandwiching in an Oxford education without the accent.

"Couldn't get a newspaper job in Canada," he explains as his reason for becoming an economist and associate professor at the University of Toronto.

Dr. Coats grabbed him away from the long vacations in 1919 and put him in charge of one of his major



S. A. CUDMORE

departments. "I found I was able to pass the civil service examination," is his only comment on that change.

When the British Government wanted a man to undertake the Palestine mission they applied to Canada and Canada sent Mr. Cudmore.

In his Jerusalem office Mr. Cudmore gathered a miniature League of Nations around him. His staff of 30 included Arab, Jew, Greek, Armenian, and a Rhodes scholar from Australia.

"The Arabs and Jews as I knew them worked well together, liked each other and had a good deal in common including similarity of language," he related. "I hope the coming Royal Commission report will be such that they can both accept it and settle down together to work out their own destiny."

During the Arab strike of 1935-36 Mr. Cudmore "like everyone else I knew" enlisted as a special constable. He spent his nights sleeping with a rifle beside him on the floor of the "Temple at Jerusalem." There were occasional pot shots in the dark, the odd bomb dropped too near for comfort but he says: "The Arabs liked me and I liked the Arabs."

Now he has returned unobtrusively to Ottawa to plunge again into figures behind his desk littered with blue books and tables.



SEE THE QUALITY OF A BACHELOR

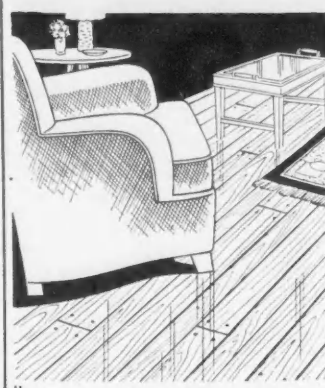
The transparent Cellophane jacket on a Bachelor enables you to see that you are buying a cigar of fine workmanship, and silky, richly coloured leaf—wrapped around a filler that's 100% Havana.

100% Havana Filler

10¢

ANDREW WILSON & CO. LIMITED

BACHELOR CIGARS



MODERN FLOORS that beautify

Now is the time to Modernize. Decide, to-day, to re-floor with "Satin Finish" when it can be done with real economy.

- Scientifically Manufactured
- Accurately Matched
- Easy and Economical to Lay

For truly fine floors at low cost, specify and be sure you get genuine Satin Finish Hardwood Flooring... a lifetime of glowing beauty with little or no work.

OAK PLANK FLOORING

For complete information, see your lumber dealer, or phone or write direct. Copy of booklet "How to Lay and Care for Hardwood Floors" sent on request.

SATIN FINISH HARDWOOD FLOORING LTD.

Toronto Phone JUNCTION 1186 WESTON, ONT. Weston Phone 551
"Trade Name 'Satin Finish' on Every Piece"



Guardian of a Million Homes

THROUGHOUT CANADA, a million homes are safeguarded—a million families are protected—by Life Insurance.

To these Canadian homes, Life Insurance guarantees priceless security. In time of need, widows and dependent children are provided with funds for food, clothing, shelter and other necessities of life. And men and women can look forward with confidence to financial independence in their old age.

Through Life Insurance, more than 3,500,000 Canadians have united—and pooled their savings—for mutual protection. And these accumulated savings—invested in Dominion, Provincial and Municipal securities; in industries and utilities; in homes, farms and schools—benefit the whole of Canada.

Despite war, epidemic, panic and depression, Life Insurance has met every policy guarantee promptly and in full.

LIFE INSURANCE

GUARDIAN OF CANADIAN HOMES

E-128X

New Zealand Likes Lots of Socialism

BY J. A. STEVENSON

ON OCTOBER 15 the first Labor Government which has directed the destinies of New Zealand secured a sweeping victory at the polls, as it secured 54 out of the 80 seats in the House of Representatives against 24 carried by the National party, the official opposition, and two won by independents. It also got in a record vote what it failed to acquire three years ago, a decisive popular majority, as its candidates polled 494,000 votes against 356,000 for the Nationalists and 25,000 for the independents. The result can be interpreted as indicating that the voters of New Zealand are well satisfied with the Socialist policies of the Savage Ministry and are prepared for a further dose of them.

The Government, which is headed by the Australian-born M. J. Savage, was asking an endorsement of its record as the architect of a series of important economic, social and industrial reforms, which it maintains have been accompanied by a considerable revival of general prosperity. It made the main issue of the election an ambitious scheme of social security in the form of a national health and superannuation service. For this it secured legislative authority last session in face of determined opposition from the National party, which contended that, however desirable the scheme might be, the finances of the country simply could not stand the strain of the heavy expenditures involved by it.

THE plan, which the Government has agreed not to put into operation until April 1, 1939 and which therefore depended on the verdict of the voters, proposes the immediate inauguration of free medical service with free hospital and sanatorium treatment for everybody, free mental

treatment in institutions, free medicine and free maternity care including the cost of maintenance in special maternity homes. The Ministry enlisted the services of a British government actuary, Mr. G. H. Maddex, for the purpose of securing an estimate of the probable annual cost of the scheme, and his forecast was that the general medical service at 15 shillings per head would cost £1,210,000 per annum, the hospital and sanatorium treatment at 7 shillings per head £940,000, the free medicine at 7 shillings per head £560,000 and the free maternity service at £15 per head, £290,000. The estimated cost of the projected national health service is therefore about three million pounds per annum, but to this sum must be added the quite substantial additional expenditures of the hospital boards for which funds are secured by municipal levies, and Mr. Maddex added a warning that once hospital accommodation was given free of charge there might well be a greatly increased demand for it, which would increase the cost.

NOW these proposals entail two far-reaching changes in medical practice, namely the abolition of payment for medical services by those able to pay, and the transformation of all members of the medical profession, except a limited number of specialists, into civil servants. Naturally the scheme does not find favor with the great majority of the doctors of New Zealand and when a poll was taken of the local branch of the British Medical Association the result revealed that 1,000 doctors were against it and only 48 for it.

The superannuation scheme contemplates an enlargement of the existing pension and unemployment re-

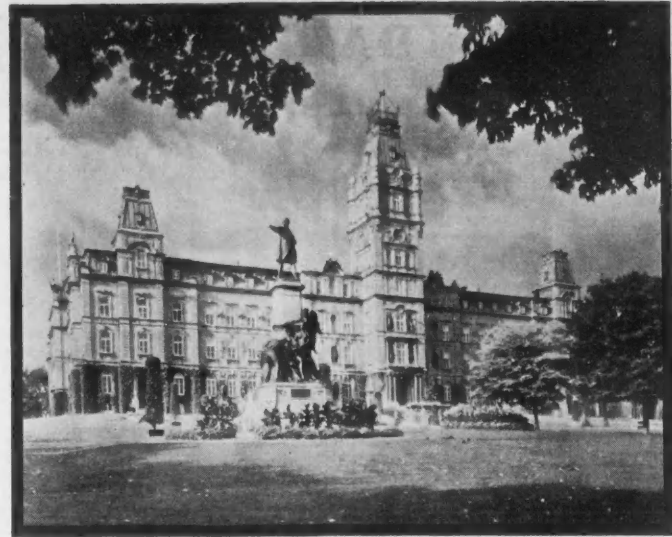
lief systems, which are designed to ensure that all who are unable to keep themselves shall enjoy a reasonable measure of well-being and comfort. In the Premiership of the famous Dick Seddon, who started New Zealand along the collectivist path, this Dominion was the first British country to establish in 1898 a system of old age pensions, and at intervals the benefits under it have been increased and extended until on March 31, 1937 there were 54,134 old-age pensioners receiving an average of about £56 per annum at a total cost to the state of £3,068,293; there were also in force on the same date 4,753 widows' and 7,491 invalidity pensions, absorbing about an additional million pounds per annum; and when other forms of pension, such as war pensions, were included, the total annual pension bill of New Zealand on the above date was just short of six million pounds. However soon after it came to power the Savage Ministry increased the pension rates and likewise enabled many people to become eligible by permitting pensioners to own assets within increased limits. Their generosity raised the annual pensions bill for the fiscal year ending March 1, 1938 to nearly 7½ million pounds and many people thought that it had become dangerously high.

BUT now the Government is proposing a new scale of rates, which will be by far the highest in the world and also the inauguration of pensions for people during periods of temporary disability through sickness or accidents. The new rates make the scales favored on this continent seem parsimonious. It is calculated that this additional cost of pensions plus the sum of three mil-

lion pounds allocated to the new health service and an extra burden for administrative expenses will bring the total cost of the social security program for the year 1939-40 up to £17,850,000, or very little short of half of the present total revenue of the Dominion, which for the fiscal year ending March 31, 1938, was \$36,059,000. Obviously additional revenues to meet the cost of this gigantic annual bill are imperative and the Government has announced that it proposes to raise the whole additional cost from three sources, a levy of £1 per annum on all males over the age of 20, a tax of one shilling in the pound on all wages and income, and a contribution from the Consolidated fund.

The opponents of the scheme, who include the main body of the business community and many professional men and large farmers, maintain that apart from the danger of a widespread social demoralization through the availability of such lavish pensions and allowances, the cost of the scheme will be ruinous, and they have made much of the testimony of Mr. Maddex that as the result of the progressive increase in the numbers of aged persons, the cost of old age pensions alone in 1990 will be 14 million pounds. But Ministers countered this argument by pointing to the fact that the value of the country's production had mounted from 34 million pounds in 1900 to 136 million pounds in 1937 and arguing that the steady increase in the national income, which could be looked for, would make the burden easily bearable.

The farming vote always plays a large part in elections in New Zealand and the Ministry made great play with the benefits of its scheme of guaranteed prices for dairy produce.



THE STately PARLIAMENT BUILDINGS in old Quebec in which meets the only French-speaking Legislature in North America. The buildings contain priceless relics of the early history of Canada including wood carvings of unexcelled workmanship.

—Photo courtesy Province of Quebec Tourist Bureau.

The operations of the first year resulted in a deficit of £272,000 which was kept as a debit balance in the Dairy Industry Account in the Reserve Bank. For the second year Ministers claim that the deficit has been transformed into a surplus of £928,000, and they were accused by their opponents of making a brazen bid for the dairy farmers' votes by using £815,000 of this surplus to make an additional payment of a halfpenny per pound of butter-fat to the producers instead of using the surplus as a reserve against future deficits.

The defence policy of the Ministry received some attention during the campaign, and it was accused of having grossly neglected to provide ade-

quate safeguards for the security of New Zealand in these troubled days. It has concentrated its efforts upon the expansion and improvement of the efficiency of the Air Force and upon mechanization of the land forces. But the dissatisfaction in military circles with its defence measures recently found expression in the almost unprecedented action of four colonels on the active list of the territorial militia who published a manifesto asserting that the Ministerial plan about the land forces of New Zealand was quite inadequate. The opposition press has taken up this issue and Ministers are experiencing some trouble in allaying public restlessness on this particular score.

STOP WINTER WEAR!

Join the millions who
get easy winter starts
... **DOUBLE RANGE**
Engine Protection
with **Mobiloil Arctic**

LAST WINTER thousands more turned to Mobiloil Arctic. Why? It means prevention of winter engine troubles. It gives a lively flow of oil at zero temperatures—your motor starts instantly. It provides Double Range Protection—prevents dry metal-to-metal wear when intense cold grips your motor—keeps a tough cushion of oil between all metal surfaces when your engine heats up to normal driving temperatures.

Mobiloil Arctic is refined by the Clearosol Process which removes gum, sludge and carbon forming elements. It keeps engines cleaner. Gives up to 25% greater mileage, motorists say.

Drive in today at the Imperial Oil sign and fill up with Mobiloil Arctic.



SOLD BY IMPERIAL OIL DEALERS

★★★
IMPERIAL
DEALER

EVERYWHERE IN CANADA

MOBILLOIL ARCTIC

THE WORLD'S QUALITY WINTER OIL

Safety for
the Investor

SATURDAY NIGHT, TORONTO, CANADA, OCTOBER 29, 1938

P. M. Richards,
Financial Editor

ECONOMIC MOBILIZATION

BY GILBERT C. LAYTON

Saturday Night's Financial Correspondent in London

If and when another great war comes (providing it does not come too soon), it will find the democratic as well as the totalitarian powers organized for it much more thoroughly and efficiently than they were in 1914-18.

Britain and France will have power to control the use of all resources available, and have already worked out plans for such control. Their next budgets will show symptoms of the beginning of this process.

WHEN the immediate crisis over Czechoslovakia had passed and the special military reservists had been demobilized the spokesmen of the countries concerned hastened to make it clear that war preparations must continue. For Germany and Italy it was merely a question of concentrating on one department of the national economy—defence or aggression, according as one views the position.

For Britain and France, on the other hand, much more far reaching changes seem to be involved in the hastening not only of armament but of war preparedness in general. To Daladier has been accorded supreme power over all economic and financial affairs in France. In Britain plans for the control of industry and the commandeering of supplies have reached an advanced stage.

The significance of war so far as economic organization is concerned is not so much in the fact of war as in the part played by the government. There is still a school of economists which insists that, even in war and crisis, the "natural" acquisitive instinct of mankind should be given free rein, because by such a policy the expression of real needs will make itself felt in the price structure of society, and those needs will thereby be satisfied as promptly and as efficiently as possible.

Whatever the merits of this argument, it is so remote from any policy conducted or likely to be conducted by any government in this generation that it has no more than academic interest. The fact is that in time of war the whole economy would come under the direction of the government in power; and even without actual conflict it is probable that more and more influence will be exerted by the governments in industrial affairs.

Show in Budgets

THE next budgets of the major powers will show symptoms of the beginning of this process. The expense involved in the happenings of Autumn 1938 has been enormous and necessitates—so the powers believe—greatly increased expenditure on weapons, means of civilian defence, and food supplies. Deficits will, no doubt, be met largely by borrowing for the present, but industry or the public have ultimately to foot the bill.

The governments of the major powers are already prepared to impose measures of "war communism" on a much larger scale and much more strictly than in the war of 1914-18. It has been reliably estimated that in that war the national effort in production, assisted by the large scale employment of women in factories, on farms and in transportation, was so great as to make good much of the current wastage on munitions. The government took the required proportion of the national wealth not so much by drastic taxation or conscription of goods and services as by inflation. All the belligerent powers inflated their currencies, by direct or indirect means.

In a future war two of the big powers, Germany and Italy,—and Russia, if involved—will use the national wealth as a part of their normal method of operations. In Britain and France there will be large new potentialities for mobilizing factories, food supplies, personal property such as motor cars, and even investments, particularly those which would help to provide foreign exchange resources for importation. The British and French governments do not wish to take over control of the national economies, but they must have the power to control the use of all resources available. The necessary measures over such control have already been worked out.

Taxation Will Rise

IT MAY be assumed that the populations would be allowed a reasonable standard of living, if only for the sake of morale—though this standard could not, of course, be assured indefinitely. Factories set up in peacetime to supply luxury requirements would be taken over and devoted to production either for the war itself or for necessities required by the civil population.

Taxation would be raised all round, with, it is believed, a special and severe tax on all incomes to supplement the normal income tax and surtax. The governments would also, presumably, indulge in some measure of inflation, as it supplies an easy means of meeting current payments; and large special loans would be floated.

The line-up of the smaller European powers since Germany's diplo-

matic triumph over Czechoslovakia makes it increasingly necessary for Britain and France to turn to their Empires for supplies. With national self-sufficiency the aim of many countries, and assisted by complementary alliances with neighboring states to make up the balance of manufactures or primary products, the natural channels of trade are more and more constricted. Britain and France, as part of a long-term policy, are therefore compelled to turn to Dominions and Colonies, and also to the United States of America, to safeguard the supplies still required in large volume from overseas.

Experience of 1914

IT IS inevitable that the general weighing-up of the prospects of the combatants in a war at this time must be largely influenced by the remembrance of 1914. The bitter experience of that time is still alive and there is a common predisposition to forecast the future in terms of the behavior of the past. For this reason there is in Great Britain widespread apprehension regarding the ability of British economic resources to sustain domestic life at a reasonable level while the military forces are engaged externally in securing that life. Actually, the economic defences of Great Britain have been profoundly strengthened during the last twenty years.

It is still true that the British people is ultimately dependent upon imports not only to maintain the standard of life but to maintain life at all throughout society. Therefore the immediate question is whether the avenues of supply may be kept open when the naval forces of enemy countries are attempting to obstruct them. The main sources of vital supply are not in any potential antagonistic country, and indeed are concentrated in British possessions or protectorates and in the U. S. A. The forces which Germany and her probable allies could put on the water are certainly less than those which were mustered against the allies in 1914, while the defensive naval resources of the British Empire and its allies are greater. Opposing fleets will, therefore, not be able to starve Britain.

Much Food in Store

GIVEN these military considerations, it appears that from the usual sources Britain would be able to se-

cure an adequate and steady flow of foodstuffs and commodities to her shores. But the ability of the country to supply itself has increased greatly. For a year or more the government has pursued an intensive stocking program.

No figures exist to indicate the quantity of meat in store, but Britain's position in this respect is certainly very comfortable and with rationing and increased supplies from Ireland she could probably supply most of her needs. There is an increased acreage under beet sugar and there are stocks sufficient to last for about three months at the present rate of consumption. The position here is certainly better than in 1914. The chief difficulty would be perhaps with



HON. GORDON D. CONANT, K.C., Ontario's energetic Attorney-General, who recently made a drive to rid Ontario of illegal slot machines, and has now announced his intentions of introducing amendments to the Coroners Act early in the next session of the Legislature. The proposed amendments would remove technicalities which bar the way to provincial investigation of the death of Mrs. Mabelle Horlick Sidley. In connection with the difficulty being experienced in provincial enforcement of certain Dominion criminal laws, Mr. Conant has declared that the latter are often loosely worded and confused in meaning, conditions which lead to ambiguous interpretations, and delay uniform action being taken in their enactment.

dairy products, apart from milk, and with fruit and vegetables generally. From the purely financial point of view London is certainly better placed to confront a destructive war than ever before. After the last war British financial policy changed. Investors no longer sent their funds abroad and the size of government lending overseas was drastically reduced. The result is that the isolation of London which war can effect financially can no longer undermine her solvency, citizens.

THE BUSINESS FRONT

Price of Peace in Europe

BY P. M. RICHARDS

THOUGH Britain's now frantic rearming is not (according to Sir Samuel Hoare) directed against Hitler but against the possibility that Hitler's successor may have less peaceful aspirations, the air-raid trenches dug in London's parks have only been covered over, not filled in.

Chamberlain, after Munich, spoke of having won "peace in our time." But the international situation is already more ominous than before the Czechoslovakia crisis. Peace, to Hitler, seems to mean submission by the democracies. He talks of setting a time limit for the return of Germany's former colonies; he complains that British rearmament is assuming unreasonable dimensions; he asks Britain to agree to German preponderance of air power—with an "or else—" unspoken but implied. His economic penetration of south-eastern Europe proceeds apace, and the U.S. awakes to the fact that a similar penetration is taking place in South America.

It already begins to appear that the price of peace for the democracies—but not the peace Mr. Chamberlain envisaged when he signed the Munich pact—is their submission to German economic domination and acceptance of German military supremacy. Britain can not, will not pay this price, and has already indicated where she stands by taking steps to accelerate and enlarge her armament production. France is doing likewise. The United States is also to increase her armament program—not to support Britain and France but to provide for her own defence.



Next Move is Hitler's

WHAT will Hitler do? He may threaten to make war immediately on Britain and France, or on one of them, if they do not halt their preparations for defence. They, presumably, would do their best to stall him off, while continuing their rearming. What then? Would they have the nerve to persist to the point of actual war? Would Hitler really make war, if they defied him? Personally this col-

umn doubts that he would, but no one knows. The only thing that seems certain is that war is not out of the picture, and that Munich disposed of nothing but Czechoslovakia.

Thus the possibility of war is still a factor to be considered in an appraisal of the business outlook. And if the above summary of the situation is correct, war may again, at any time, loom as a menace to shake business confidence and the stock market. Or, remaining a possibility rather than a menace, it may do no more than constitute a check to over-optimism regarding coming business expansion.

Business Set for Advance

A PART from these European convulsions, the scene would seem to be set for a broad business advance, as we said last week. Industries have to replenish their depleted inventories and consumers have an enormous accumulation of wants to be satisfied, the purchasing power for which will be supplied in part by government spending. Industry's material costs are down and credit is abundant. The pressure on the upside seems to be great enough to overcome any but a major disruption. But the possibility of such a disruption should not be disregarded by otherwise bullish business men and investors.

Perhaps a more serious consideration is the prospect of dislocation of world trade resulting (1) directly from German economic aggression, and (2) from the adjustments in their domestic economies that Britain and France will have to make to fit themselves for waging war efficiently. As indicated in the article on this page by Gilbert C. Layton, SATURDAY NIGHT's financial correspondent in London, these will be considerable and their effects far-reaching.

Apparently the world has now entered upon a period in which production and trade in many countries are going to be more closely controlled by governments than ever, and for political rather than normal economic purposes. This prospect is certainly not one to make business men radiantly happy.

SIGNS OF THE TIMES

12 STOCKS . . . to Benefit from 4 sources

Time to sell

STOCKS?

Have prices outrun earnings? Or will new factors push stocks higher?

In the past three weeks prices have scored a sensational advance. Some say they are overvalued.

WILL THE "MARKET" REACH 168?

HOW HIGH?

SEE THIS WEEK'S INVESTMENT ANALYSIS FOR MORE DETAILS ON THE STOCK MARKET.

HOW FAR CAN THIS RISE GO 160-170-180?

LARGE STOCK MARKET PROFITS

SAFETY! The market is moving up. The Dow Jones Industrial Average is now at 152.46. The market is moving up. The Dow Jones Industrial Average is now at 152.46. The market is moving up. The Dow Jones Industrial Average is now at 152.46.

In playing the stock market you can think for yourself or not, as you like. But you pay when you are wrong.

THE MARKET GAMBLER TAKES A PROFIT

BY M. ARGIN

ON WEDNESDAY, October 19, my morning newspaper carried the following on the front page: "G. M. plant will rehire 35,000 in U.S." But my evening newspaper reported that the Dow-Jones industrial averages, with 2,433,000 shares traded for the day, fell off two points. That's not serious, of course. However, on Thursday morning I telephoned my broker to clean out my stocks, everything to be sold "at the market."

That same list of stocks was given in detail a week ago in this paper, and the result of this transaction now closed, together with a list of stocks that I might have bought but didn't with their October 20 prices, also appears later on. I would humbly venture to here interject one of those fly-specked truisms that adorn the walls of the market place but are so universally disregarded, and that is "You never get poor taking profits." You've heard that before haven't you, but do you ever pay any attention to it?

Believing as I do that we are in a bull market and that stock prices will be higher next year, what was it, you may enquire, that led me to sell out on Thursday? The answer is, for the most part, to be found in the action of the market, and only partly by reason of the news item which found its way onto the front pages of the newspapers of Toronto and New York. My record of the New York Stock Market sales showed a gradual increase from the latter part of September into October, with daily volume increasing until

recently it was running over 2,000,000 shares a day. On October 13, the Dow-Jones industrial average reached 152.46. I said last week "They'll all be sold—if the market does have a minor drop, then falters and either one of the averages fails to reach or better industrial 152.46, rails 31.50."

SO WHAT happened was this. On October 13, the averages got to 152.46 with a volume of 2,360,000 shares. They had dropped back on Monday, October 17, to 150.81, the volume for that day running over 2,500,000 shares. The market had a comeback on Tuesday, October 18, to 152.10, but on Wednesday, the day the General Motors rehired 35,000 men, it slipped back to 150.02, with volume of 2,433,000 shares. Now since October 8, nearly 20,000,000 shares had changed hands with no progress as measured by the industrial averages. Then a juicy piece of bullish news appears and the market goes off,—not much, to be sure. I may be wrong, of course, but I can't be much wrong with a profit of nearly 90%.

Now follows the result of this last market adventure:

	Price Paid in May	Price Sold Oct. 20
Amer. Car & Fdy.	\$14.87	\$28.75
Borg Warner Co.	17.75	35.00
Celanese Corp.	10.75	22.25
Com. Credit Co.	28.38	54.87
Gimbel Bros.	6.00	13.87
B. F. Goodrich Tire & Rubber Co.	11.13	24.75
N.Y. Chicago R.R.	9.25	16.50

Montgomery Ward Company	28.25	51.25
Pullman Company	22.38	33.75
Con. Edison Company of New York	17.38	31.87

TOTAL..... \$166.14 \$312.86

The profit, therefore, on one share of each of these stocks, minus brokerage charges for the sake of simplicity and ease of figuring, was \$146.72, or the equivalent of 88% on capital invested.

READERS will remember that a week ago I gave a list of 10 stocks that might have been purchased but by a commonsense method of selection it could have been foreseen that they did not have the profit possibilities of the first list. Here they are:

	Price in May	Price Oct. 20
Air Reduction	\$43.00	\$63.75
Amer. Tel. & Tel.	128.00	146.50
Com. Inv. Trust	34.00	59.37
General Foods	27.25	38.13
Int'l. Harvester	49.75	62.00
S. S. Kresge Co.	17.00	20.12
Lake Shore Mines	49.13	50.50
Macy & Co.	27.75	45.13
Nat. Dairy Products	12.75	14.12
Penn. R.R.	14.25	21.13

TOTAL..... \$402.88 \$420.75

The profit on such a transaction, had it been carried through, would have amounted to \$17.87, or only 28% on capital invested. Is stock gambling on an informed, intelligent, systematic basis more profitable than gambling on tips and hunches?

Alberta Now Tries "Credit Houses"

BY B. T. RICHARDSON

MR. ABERHART's rotund minister of agriculture D. B. Mullen was the first customer to step up to the counter in Edmonton's treasury branch to make a deposit, while 13 potential customers and four newsmen looked on. A clerk took the cabinet minister in charge, gave explanations and helped fill in forms, then directed him to the teller's cage where he parted with \$100, a token of official faith in the Social Credit government's newest deal for its

Spectators crowded into the tiny room in the basement of the courthouse where the branch is located, expected some ceremony. They were mostly elderly persons of the type that form Sunday audiences at the Prophetic Bible conference. There were neither speeches nor hymns this time, nor any fresh assurance that dividends are on the way. At Killan, Alta., Social Crediters sang the Aberhart theme song, "O God Our Help in Ages Past," when they opened their credit house. There was only Mr. Mullen and a group of watchers in Edmonton.

A lull was setting in, so I leaned on the counter and asked to be made a customer. After preliminaries were completed, including the writing of a specimen signature, I found myself with a passbook, a few vouchers for drawing on my account, and a balance of \$2 of my own money in the provincial treasury. If this amount seems more symbolic than well-intended, other customers deposited only \$1, the minimum accepted.

Vouchers as Money

VOUCHERS are the new medium of exchange evolved by the Social Credit government for what its leaders delight to describe as the fight for freedom from financial bondage. If I could find a merchant to take them, I could write out vouchers on my account. Floyd Baker, M.L.A., who told me he was planning over all his funds from the Bank of Commerce to put in the credit house, said the merchants were lining up "to beat the band" to accept the vouchers. His information was premature, for hastening to spend a voucher I could find none to take it. But many stores will take them, I have no doubt, for the vouchers are as good as cash, except for a two percent deduction, and what merchant cannot arrange to cover that? The catch in the new Aberhart scheme is not in the medium of exchange used. It is in—but let us examine it further.

So far, you say, it is nothing but deposit banking. That is correct. Mr. Mullen and I put our money on deposit. We can buy goods by drawing on it with one form. We can get back our cash by filling out another form, actually a cheque. If we agree to leave our money for six months, we can get two percent interest on it. For one year, we get 2 1/2 percent. A merchant accepting vouchers may turn them into cash, less a two percent deduction as a deterrent to using cash. Moreover, our accounts are actually in the treasury, and the whole resources of the treasury guarantee them.

The treasury branches, or credit houses, are preparing to provide most of the ordinary services of branch banks with one important exception. There is no chance of getting a loan or an overdraft, and the customer who writes an N.S.F. voucher will be docked 50 cents. The

A citizen of Alberta tells how the Social Credit government's new "credit house" scheme functions—or is intended to function. Going further than the old scrip plan, the present scheme aims to subsidize Alberta industry by bonusing the consumer for consuming Alberta-made goods. The cost to the government may be around six million dollars a year.

And the customer of the credit house signs an agreement authorizing the provincial treasurer to use his deposit money not only for treasury purposes, but also "to make purchases, either in his own name or through agents, of goods, wares or merchandise for resale." Apparently the Aberhart government is going into the merchandizing business, using public deposits as capital.

only credit a customer gets is that based on his own legal funds on deposit. If he thinks he is going to get the free credits he might have voted for in 1935, he is reminded that the new scheme is only an "interim program," not Social Credit.

Stimulate Industry

BUT the scheme involves much more than deposit services. Its purpose is to stimulate Alberta industry and divert as much business as possible into channels using vouchers exclusively. Social Credit in Alberta so far has concentrated on creating or controlling "the people's credit." Behind such doctrine has always been the concept of a self-contained provincial economy. This secondary objective comes to the front in the new interim program.

The design is to subsidize Alberta industry, though this objective is approached indirectly through bonusing the consumer. The consumer gets a bonus for consuming Alberta-made goods. The manufacturer gets the assurance of a market at home.

Take my account, for instance. If I draw vouchers on it to pay for goods, my account will receive a three percent credit bonus if one-third of such goods are Alberta-made. For the housewife whose grocery budget is \$50 a month, the bonus means an extra \$1.50 as long as a third of her purchases are Alberta-made. She can draw the bonus in cash, less two percent, if she wishes and go to a movie or two, or buy an extra pair of silk stockings.

What implications lie behind this scheme? It is no use asking the staff of the credit house. Official statements, printed, broadcast, or expounded from the pulpit, confuse more than they clarify. In the Aberhart tradition, they are either up-faithful or down-the-money-power. But the general content of the in-

(Continued on Page 9)

ALLEN, MILES & FOX

CHARTERED ACCOUNTANTS
•
ELLIOTT ALLEN C.A.
LICENSED TRUSTEE
•
COMMERCE & TRANSPORTATION
BUILDING
159 BAY STREET
TORONTO 2, CANADA



Faith in Canada's Future
To lend money on Canadian real estate away back in 1855, when this Corporation was first established in business, required more than good judgment—it required faith. The future of Canada was obscure. Never in the years that have followed has that faith wavered. It governs the Canada Permanent policy to-day.

CANADA PERMANENT
Mortgage Corporation
Head Office
320 BAY ST. - TORONTO
Assets Exceed \$68,000,000

A WELL BALANCED PROGRAMME
A BANK ACCOUNT
LIFE INSURANCE
LIVING PROTECTION

The properly managed income requires all three. Are you using all of them?

The **LIVING PROTECTION** plan of Investors Syndicate offers you the opportunity of building up, easily but surely, a financial reserve against later requirements. And the earlier you start to build that **LIVING PROTECTION** reserve the larger you can rightfully expect it to become, and the more you can reasonably plan to do with it. Write to the nearest agency office for our booklet, "A New Plan of Life".

INVESTORS SYNDICATE

(Established 1894)
RESOURCES EXCEED \$125,000,000

Agency Offices of
INVESTORS SYNDICATE LTD.
at St. John, N.B., Montreal, P.Q., Sherbrooke, P.Q., Three Rivers, P.Q., Ottawa, Ont., Toronto, Ont., Hamilton, Ont., London, Ont., Windsor, Ont., Fort William, Ont., Winnipeg, Man., Regina, Sask., Saskatoon, Sask., Calgary, Alta., Edmonton, Alta., Vancouver, B.C., Vernon, B.C.

GOING TO ENGLAND!

ENGLAND IS THE HOTTEST AND CHEAPEST MARKET FOR MANY KINDS OF GOODS, ESPECIALLY FURNITURE, FINE CHINA, CUTLERY, BED AND TABLE LINEN, FURS, DRUGS, PRODUCE, ETC. WHAT ARE YOUR REQUIREMENTS? WE CAN SUPPLY DIRECT FROM MANUFACTURERS AT WHOLESALE PRICES. HERE YOUR PURCHASES IN ENGLAND AND SAVE TRAVELLING EXPENSES.
OVERSEAS SUPPLY CO.
415 BURLINGTON STREET
RECENT STREET LONDON W

SATURDAY NIGHT

THE CANADIAN ILLUSTRATED WEEKLY
BERNARD K. SANDWELL, Editor
N. McHARDY, Advertising Manager

Subscriptions to points in Canada and Newfoundland \$2.00 per annum.
Great Britain, British Dominions, Colonies and Protectorates, United States and United States Possessions, \$5.00 per annum.
All other countries, \$6.00 per annum.
Single Copies 10 cts.

NOTICE TO ADVERTISERS

Advertising contracts are solicited and accepted by this business office—or by any representative of "Saturday Night"—subject to Editorial approval as printed in our contract form. The Editors reserve the right to reject any contract accepted by the business office, its branch offices or its advertising staff—to cancel same at any time after acceptance—and to refuse publication of any advertising thereunder at any time such advertising is considered by them as unreliable and undesirable.
No contribution will be returned unless accompanied by stamped and addressed envelope. "Saturday Night" does not hold itself responsible for the loss or non-return of unsolicited contributions.

Printed and Published in Canada
CONSOLIDATED PRESS LIMITED
CORNER OF RICHMOND AND SHEPPARD STREETS, TORONTO 2, CANADA

MONTREAL: New Birks Bldg.
NEW YORK: Room 512, 101 Park Ave.
E. R. Milling Business Manager
C. T. Croucher Assistant Business Manager
J. F. Foy Circulation Manager
Vol. 53, No. 52 Whole No. 2380

GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast.

HAMILTON BRIDGE

Editor, Gold & Dross:

Can you give me any information re Hamilton Bridge Company? I hold 10 shares of preferred stock at \$100 and have received no dividends. Should I sell?

—B. W. S., Victoria, B.C.

No, I wouldn't advise selling. A capital goods industry, Hamilton Bridge reacts quickly to depressed business conditions, recovers slowly, and shares largely in the gains of a period of prosperity. Provided the business upswing is resumed within a reasonably short period, the impetus gained in improved earnings over the past several years should carry the company through the current recession—which is showing signs of abating—with only a comparatively temporary lull.

As at December 31, 1937, Hamilton Bridge had a net working capital of \$426,199, up \$109,091 from the previous year. It was decided to add considerably to this amount before any effort would be made to pay off preferred dividend arrears of \$35.75. Consequently, there is little possibility of a dividend disbursement on either issue in the near future. While I cannot, of course, predict that the stock will rise to the price level at which you bought, I think it is likely to show satisfactory appreciation as business reaches normal. In 1937 Hamilton Bridge preferred recorded a high of 90% against a low of 39, as compared with a high of 53 and a low of 29 in the current year to date.

CASTLE-TRETHEWEY

Editor, Gold & Dross:

I own shares in Castle-Trethewey Mines. Is this holding company likely to pay a dividend in the near future?

—W. J., Peterboro, Ont.

No dividend appears imminent for Castle-Trethewey Mines but its earnings would increase substantially once Omega Gold Mines, in which it owns about 2,500,000 shares, reports better profits. It is considered possible that Omega earnings will be considerably higher than at present before the end of the year. Holdings of Castle-Trethewey in other companies, exclusive of holdings in and advances to Omega, have a value of over \$1,800,000. Advances to Omega, which are being repaid out of profits, stood at \$600,000 at the year end. If the value of Castle's interest in Omega is included with that of the company's other holdings, total assets, outside of its silver property at Gowganda, would be in the neighborhood of \$3,500,000 or between \$1.40 and \$1.50 per Castle share.

LOBLAW GROCETERIAS

Editor, Gold & Dross:

I'm an old reader of your Gold & Dross columns and so I know that you consider Loblaw's a sound stock (in fact I bought some on your advice) and I also know that the company did real well in the year ended last May. What I would like you to tell me is how it is doing this year when retail prices are so low and other companies in the same business are yelling help.

—D. J. K., Cornwall, Ont.

Loblaw Groceries is doing remarkably well this year—even better than it did in 1937 when sales and earnings reached an all-time high. For the sixteen weeks ended September 17, 1938, sales amounted to \$6,461,464 in comparison with sales of \$5,943,613 for the same period in 1937—an increase of 8.7 per cent. Net profit for the period under review was \$230,705, a 1.31 per cent increase over the \$227,723 shown in the previous year.

ORIOLE MINES

Editor, Gold & Dross:

I would appreciate having you supply me with some information in regard to what is taking place at Oriole Mines. I hear it has been taken over by a new company.

—L. O. S., Orangeville, Ont.

Oriole Mines property, in the eastern Kirkland Lake area, has been taken over by a new company known as Anoki Gold Mines Limited, capitalized at 3,500,000 shares. The new company has also secured some adjoining properties. The old company is to receive 1,000,000 shares. The Anoki property immediately adjoins Upper Canada Mines on the south where preparations for first production are now proceeding. An orebody outlined by previous drilling on the Oriole ground is estimated to contain about 110,000 tons of ore grading around \$7 per ton. Options on treasury shares have been granted to strong mining interests and plans call for sinking a shaft to 500 feet and extensive underground exploration and development. Fairly extensive diamond drilling was previously carried out by Oriole Mines and Teck-Hughes, and the property is considered to fully warrant the proposed development.

CROW'S NEST PASS COAL

Editor, Gold & Dross:

I have held a few shares of Crow's Nest Pass Coal for several years. It is selling much lower than what I paid for it. It has paid no dividend this year. Would you advise me to change to something else or do you think there is any possibility of the stock going up or paying dividends?

—K. W. R., Guelph, Ont.

I would suggest that your Crow's Nest Pass Coal stock, currently quoted at 27-29, be held. While the company's report for the year ended December 31, 1937, showed a net income of \$109,795, equal to \$1.77 per common share, as compared with a net income of \$278,130 and per-share earnings of \$4.48 in 1936, I understand that this drop in profits was



VISITS ENGLAND. John McClelland, well-known Toronto publisher, photographed as he sailed recently on the Empress of Britain. Mr. McClelland has announced the forthcoming publication of J. Murray Gibbon's latest book "Canadian Mosaic".

explained by damage caused by fire last year, although insurance compensation was received on this. Restricted operations were resumed in December, 1937. The company is in a strong financial position, and the last report available showed current assets of \$1,829,201 which included \$1,529,044 in cash and marketable securities. Current liabilities amounted to only \$61,074, making net working capital \$1,768,127. The outlook for the company is considered improving as a large part of the output is purchased by the railways and the larger traffic enjoyed by the railways as a result of the better crop situation in the West should increase both output and earnings.

The company has always pursued a most liberal dividend policy—\$7 per share in 1936 and \$4.50 in 1937, against earnings of \$4.48 and \$1.77, respectively. Recently, however, dividend payments have been made from a special depletion reserve rather than from earnings, and since dividends have never been paid on any stipulated basis, it is difficult to make any predictions. However, when earnings and output return to normal, I think dividends will be resumed—but I wouldn't hazard an opinion as to the rate.

RICKARD RAMORE

Editor, Gold & Dross:

Will you please advise me if there has been any change in the situation at Rickard Ramore Gold Mines, of which I am a shareholder. What is the outlook?

—G. S. R., Lachine, Que.

Yes, Rickard Ramore Gold Mines, which is in bankruptcy, has been taken over by a new company—Twindye Mines Ltd., capitalized at 3,000,000 shares. The new company acquires the five claims in Rickard township, together with the plant and equipment on the property, and I understand is giving a mortgage for \$10,000 on the assets, to be paid off by September 8, 1939. A settlement has been made with the creditors of the old company and shareholders are to receive a block of between 800,000 and 900,000 shares.

A financing arrangement has just been completed by which 257,000 shares of Twindye were purchased at five cents payable forthwith and 243,000 more at five cents, payable \$500 October 15, and thereafter at \$1,000 a month until June 13, 1939, with the balance due September 15, 1939. An option was also given on a further 500,000 shares at 7½ and 10 cents. A mining engineer has been retained to make an examination of the property.

BRAZILIAN TRACTION

Editor, Gold & Dross:

I have had come into my possession a certificate of Brazilian Traction, Light & Power Company, Limited, for 25 shares of stock marked "Ordinary". I wonder if you could advise me if there is any value to this stock. I would appreciate any information on the company.

—W. J. M., Dundas, Ont.

Your Brazilian Traction shares are worth \$11.50 each at current market quotations. Brazilian Traction supplies electricity, gas, traction, and electric service to the important coffee growing region of Brazil, including the leading cities, Rio de Janeiro, Sao Paulo and Santos. The growing industrialization of Brazil is expanding the market for the company's services, but operations fluctuate widely in reflection of economic conditions in the country which, in turn, depend heavily on world prices for raw material and food stuffs, especially coffee.

The greatest difficulty in depression times is the factor of exchange fluctuations since profits in milreis must be converted into Canadian dollars for debt service and dividends. However, the debt is not large in relation to total capital and the financial position is strong, so that when exchange rates are in reasonable equilibrium, a fair dividend policy can be followed. The company's upturn in revenues which was enjoyed during the early part of 1938 was reversed in the 7 months ended July 31, when gross was off 1.6 per cent, while net declined 5.4 per cent. However, operations should continue satisfactory and costs should be kept well in hand. I think that the present price levels for the stock largely discount the less favorable outlook for economic conditions in Brazil and the lower milreis exchange, and the shares can be regarded as a hold either for income or appreciation over the long term.

ALCONA MINES

Editor, Gold & Dross:

Please give me any information you can about Alcona Mines, particularly with regard to whether it is now in production and the prospects for the future.

—S. M., Montreal, Que.

Owing to difficult financial conditions Alcona Mines has been inactive for over a year, but I understand negotiations are now proceeding which are expected to lead to resumption of operations. The property consists of 15 claims in the Split Lake area of Kenora district and approximately \$120,000 has been expended on exploration. Surface work was quite encouraging and two ore shoots were uncovered, one about 135 feet long which averaged close to \$20 over 14 inches and the other of similar length assaying around \$13.50 across 22½ inches. One of the veins is said to have been traced for nearly 1,500 feet.

A shaft has been sunk to 325 feet and lateral work commenced on two levels. Indications point to a large ore body and while good showings have been intersected in the cross-cutting, the main vein had not been reached when work was discontinued. It is expected the plant on the property can be put in good condition with a small expenditure and once lateral work is resumed, the management also plans to do some diamond drilling from the bottom level. The company has considerable supplies on hand.

MACASSA

Editor, Gold & Dross:

I have some shares of Macassa Mines. Would it be advisable to sell now at the market price? What are the possibilities of a better price? I bought at a much higher level.

—J. R., Stanleyville, Ont.

With mill capacity recently increased and extensive new development proceeding at depth, I would consider your holdings of Macassa Mines well worth retaining. The new mill additions, which raise capacity to 400 to 450 tons daily, as compared with the former average of around 280 tons, are now operating satisfactorily and already have had a reflection on production. Monthly output which has been holding around \$130,000 was up to \$152,840 in September and for the present month should be around \$200,000. Costs will be substantially reduced under the higher tonnage and earnings are likely to increase to about 40 cents a share. Dividends at the rate of 20 cents per share are now being paid but a bonus is anticipated with the last quarterly payment in 1938.

A new shaft is being sunk to 4,000 feet and intensive new development has commenced on three new levels at 3,475, 3,600 and 3,725 feet and this work should rapidly increase ore reserves and possibly lead to consideration of a further stepping up of mill capacity.

ADELAIDE-SHEPPARD

Editor, Gold & Dross:

As an old Gold & Dross follower I would appreciate receiving some information relative to the probability of receiving bond interest from Adelaide-Sheppard, Limited, which company I understand owns and operates the Concourse Building. Is it your opinion that the bonds should be disposed of at the present time?

—H. H., Toronto, Ont.

Personally, I would be disinclined to dispose of my Adelaide-Sheppard Limited bonds at the current market of 18½-20. However, you, of course, know your own position best, and the ultimate decision as to what action should be taken must be yours. I

MINE MAKERS OF CANADA



—Photo by "Who's Who in Canada."

VICTOR ARNOLD JAMES, B.Sc., Manager, Preston East Dome Mines, Ltd., at South Porcupine, Ont., has had a wide and varied experience as a prospector, practical miner, mining engineer and mine executive. He was born in England and received his education in the public and technical schools and Queen's University, where he was awarded the degree of B.Sc. (with honors in mining and metallurgy in 1923). He commenced his mining career, prospecting in Northern Ontario as early as 1915 and spent some

Individual Investment Requirements

It is the aim of this organization to make such investment suggestions as will best suit the specific requirements of individual clients.

Inquiries are invited at our Branch nearest to you

A. E. AMES & CO. LIMITED

Business Established 1889

TORONTO

Montreal Winnipeg Vancouver Victoria New York London, Eng.

CANADIAN SECURITIES

Dominion and Provincial Government Bonds
Municipal Bonds
Public Utility and Industrial Financing

DOMINION SECURITIES CORPORATION LIMITED

WINNIPEG VANCOUVER MONTREAL ESTABLISHED 1901 15 KING STREET WEST TORONTO NEW YORK LONDON, ENGLAND

Over \$10,000,000

of "CHAMPION SAVINGS CERTIFICATES" have been issued in Canada. You CAN save the Champion way. This time-tested, systematic method makes saving easy. Our pamphlet C-1 describes the Plan in simple language. Send for a copy. No obligation.

Champion Savings Corporation

201 NOTRE DAME STREET WEST, MONTREAL
Halifax Charlottetown Regina Saskatoon Calgary Lethbridge Edmonton Vancouver Victoria

THE WESTERN SAVINGS AND LOAN ASSOCIATION

HEAD OFFICE—WINNIPEG, MANITOBA

BRANCH OFFICES:

AGENCY BUILDING	EDMONTON, ALBERTA
211A EIGHTH AVE. W.	CALGARY, ALBERTA
MCCALLUM HILL BLDG.	REGINA, SASK.
411 AVENUE BUILDING	SASKATOON, SASK.

envelopes as you like them

GLOBE ENVELOPES

Makers of Wall-Gummed Envelopes
245 Carlaw Avenue Toronto

An Invitation

The officers of this Bank seek opportunities to discuss banking requirements with the executives of sound enterprises.

World-wide facilities in every department of banking

The BANK of NOVA SCOTIA

OVER A CENTURY OF BANKING SERVICE

four years prospecting and working underground; and was employed at the Hollinger Consolidated Mines in 1920. In 1921 he was engaged with the Geodetic Survey of Canada on the Lower St. Lawrence River. He went to the United States in 1922 and during that year he worked underground at the New Jersey Zinc Mines, Franklin Furnace, N.J., and was shift foreman for the United States Metal Refining Co. at Carteret, N.J. He returned to Canada and was engaged by the Dome Mines Ltd. as field engineer for the examination and operation of mining properties in Quebec, Ontario, Manitoba and British Columbia, during the years, 1923 to 1927. In 1928 and 1929 he was the consulting mining engineer for Wright, Boydell & James, Toronto. Between the years 1930 and 1934 he was engaged with the Ontario Refining Co. Ltd., a subsidiary of the International Nickel Co., acting as superintendent of the electrolytic tank house silver refinery and acid plant. He was appointed resident manager of Arnfield Gold Mines Ltd., Arnfield, Que., 1934 and held that position until 1938, and also acted as consulting engineer for that company in 1938.

G. S. HOLMESTED

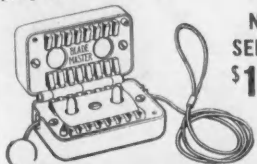
Licensed Trustee in Bankruptcy
Liquidator, Receiver, Etc.
McKINNON BLDG., TORONTO

Every Shave a New Blade Shave with**"BLADE MASTER"**

Because "Blade Master" puts the perfect "Barber's Edge" on your safety razor blade in a few seconds, and keeps it that way for months.

- Improves new blades by removing the tiny metallic fuzz.
- All four edges stropped and honed in one operation.
- Soon saves its cost in blades and shaving comfort.
- Your money back if not satisfied.

If your dealer cannot supply you, order direct and Blade Master will be sent postpaid.



NOW
SELLING
\$1.75

Clinton Whitehead, 68 Temperance Street, Toronto 2.

FINEST BLADE MONEY CAN BUY OR YOUR MONEY BACK

Marlin
12 HIGH SPEED
MARLIN BLADES 25¢
NORMAN S. WRIGHT & CO., LTD.,
Distributors, TORONTO

Dividend Notices**THE CANADIAN BANK OF COMMERCE****DIVIDEND NO. 207**

Notice is hereby given that a dividend of two per cent in Canadian funds on the paid-up capital stock of this Bank has been declared for the quarter ending 31st October 1938 and that the same will be payable at the Bank and its Branches on and after Tuesday, 1st November next, to shareholders of record at the close of business on 30th September 1938. The Transfer Books will not be closed.

By Order of the Board

A. E. ARSCOTT,
General Manager.

Toronto, 23rd September 1938.

BANK OF MONTREAL

Established 1817

DIVIDEND NO. 302

NOTICE is hereby given that a DIVIDEND of TWO DOLLARS per share upon the paid up Capital Stock of this Institution has been declared for the current quarter, payable on and after THURSDAY the FIRST day of DECEMBER next, to Shareholders of record at close of business on 31st October, 1938.

The Annual General Meeting of the Shareholders will be held at the Banking House of the Institution on MONDAY the FIFTH day of DECEMBER next. The Chair to be taken at noon.

By Order of the Board

JACKSON DODDS G. W. SPINNEY
General Manager General Manager
Montreal, 18th October, 1938

The Royal Bank of Canada**DIVIDEND NO. 205**

NOTICE is hereby given that a dividend of two per cent (being at the rate of eight per cent per annum) upon the paid-up capital stock of this bank has been declared for the current quarter and will be payable at the bank and its branches on and after Thursday, the first day of December next, to shareholders of record at the close of business on the 31st day of October, 1938.

By order of the Board.

S. G. DOBSON,
General Manager.
Montreal, Que., October 14, 1938.

GUNNAR GOLD MINES LIMITED

(No Personal Liability)

DIVIDEND NO. 3

Notice is hereby given that a dividend of three cents per share has been declared on the outstanding Capital Stock of the Company, payable November 15th, 1938, to shareholders of record October 31st, 1938.

By order of the Board.

B. E. KEARNS,
Secretary-Treasurer.
Toronto, October 19th, 1938.

MARKET FOR ASBESTOS

BELGIUM is Canada's fourth best market for asbestos, the Dominion supplying about 50 per cent. of the imports to that country, writes Mr. Yves Lamontagne, Canadian Trade Commissioner at Brussels, in the Commercial Intelligence Journal. Total imports of raw asbestos rose from 17,635 metric tons (of 2,204 pounds) in 1936 to 24,469 in 1937, purchases from the Dominion increasing from 8,660 to 11,230 tons. Other suppliers in 1937 were Mozambique, Russia, the United States and South Africa.

GOLD & DROSS**STADACONA ROUYN**

Editor, Gold & Dross:

I would appreciate information regarding Stadacona Rouyn. Is it operating at a profit?

—G. V., Millertown, Nfld.

An operating profit of close to \$25,000 monthly is being secured from present production by Stadacona Rouyn Mines and this is permitting the building up of a good working surplus to take care of the enlarged exploration and development program now proceeding. The intention is also to deepen the shaft from

875 feet to the next objective of 1,500 feet and speculative possibilities of the stock appear dependent on physical improvement at depth and a higher grade of ore.

Work is now underway in the new 725 and 875-foot levels and ore reserves are reported well maintained above the 600-foot horizon, with around 200,000 tons of an estimated grade of nearly \$6, while recent work in the west ore zone on the upper levels has shown an increase in the grade of ore. The present production rate is likely to be held and for the first nine months of the current year output totaled \$559,550.

BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE INTERMEDIATE OR SHORT TERM TREND of stock prices is upward.

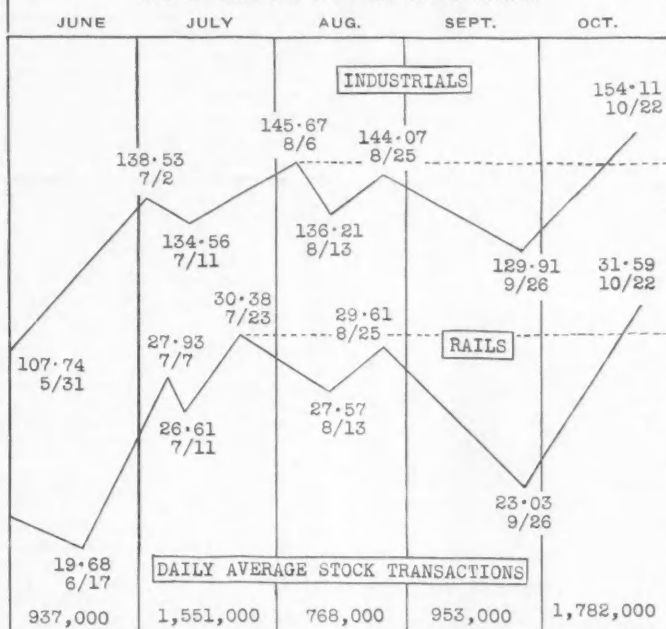
THE PRIMARY OR LONG TERM TREND of stock prices and business, under Dow's theory, is upward.

THE PRICE MOVEMENT. On October 13 the Dow-Jones railroad and industrial averages closed at 31.50 and 152.46 respectively. Since that occasion, the averages have made little progress on the upside. Volume, on the other hand, has been quite high, averaging over 2,000,000 shares daily for the period under discussion, a large turnover in the low priced, or more speculative, issues being a feature of the heavy trading.

It is natural that so precipitate an advance as that of the two weeks preceding the October 13 tops should run into an area of important resistance to further immediate rise. Traders and others who purchased stocks during the August-September decline have been willing to take the profits afforded by the entrance of the market into new high ground, and the bulk of short commitments made during the war scare have undoubtedly been covered, thus removing that stimulant from the bull side.

The averages are now awaiting some fresh impulse for advance, such as might come in conservative gains at the November polls, or further rapid advance in the business curve. In the meantime, they are busy digesting the third quarter earnings reports, most of which reflect the relatively low level at which industry operated over the period as a whole, despite the encouraging month-to-month gains registered by the production index. Minor depressants have also been witnessed in the threat of a breakdown in the negotiations for a trade agreement between Great Britain and the United States, and renewed strife on the labor front.

A market decline, this week or next, carrying the industrial average to or under the 145 level, with daily volumes showing a marked reduction from their present high rate, would serve to steady or consolidate the recent advance and would place the market in position to resume its discounting of the upward trend in general activity. On the other hand, any immediate advance in the averages to the 160/165 area, the initiation of which advance would be signalled by closes in both the rails and the industrials at or above 32.51 and 153.47, that is, decisively through the October 13 peaks, would raise the question as to whether the market were not peaking off for a sizable secondary correction.

DOW JONES STOCK AVERAGES**ALBERTA NOW TRIES "CREDIT HOUSES"**

(Continued from Page 7)

term program begins to reveal itself. The bonus is real cash—no funny money this time. It is a claim on the treasury. If the scheme succeeds measurably, it may run to four or five millions a year. Add to this the overhead of duplicating branch bank services, and the new system will cost more than \$6,000,000 a year. The cost may be higher, for as the scheme stands the bonus may be paid several times on the same goods. That is, both retailer and customer may be entitled to a bonus on the same bag of Alberta chicken feed, as long as the transaction goes through the account of each.

The treasury, however, may recover costs through service charges on accounts. If the public is drawn in, the treasury will come into the use of considerable funds at a low rate. This is an important consideration for a government that cannot borrow a nickel. However, the public

may not leave much on deposit with a government already some \$3,000,000 in default on deposits made under the old savings certificate scheme of U.F.A. days. If the customer reads the agreement he signs with the credit house (which he probably will not) he discovers that he has authorized the provincial treasurer to use his deposit money not only for treasury purposes, but also "to make purchases, either in his own name or through agents, of goods, wares or merchandise for resale." It looks as though the Social Credit government were going into merchandising business in a big way, using public deposits as capital. That is the essence of the scheme in a nutshell. A new marketing board has been set up, to direct the diversion of business into the new system. The scheme is an awkward and inadequate method of doing business, as long as most business channels are closed to it. Its debut has not been

auspicious. But the bonus is a tangible inducement to put up with inconvenience.

Official claims for it concentrate on probable indirect benefits to the community. New jobs in Alberta industry are forecast, and more revenues will come into the treasury. The treasury, officials say, will be able to afford the bonus. But the treasury of Alberta cannot subsidize industry, even by ingenious indirectness, indefinitely without boosting taxes. Until the tax increase catches up with the bonus recipient, he will benefit. This allows a considerable time lag, for the scheme is slow in gaining momentum. Social Credit enthusiasm is not what it was. But before the costs come home to the treasury, an election could be held, with Social Credit safely back in office for another term on the votes of those who got the bonus and believe that bigger and better subsidies are not far behind.

Form No. T. B. 30.

PROVINCE OF ALBERTA

TREASURY BRANCH

NON-NEGOTIABLE TRANSFER VOUCHER

No. _____

Date _____ 19 _____

Previous Balance - \$ _____

Deposit - \$ _____

Total - \$ _____

This Voucher - \$ _____

Balance - \$ _____

Issued to _____

Alberta-made goods \$ _____

Other goods - \$ _____

Services, etc. - \$ _____

Total - \$ _____

Certified correct by _____ (Signature of Issuer)

_____ (Merchant)

on the books of the Provincial Treasury Department, and charge to my account.

Alberta-made goods - \$ _____

Other goods - \$ _____

Services, etc. - \$ _____

Total - \$ _____

Certified correct by _____ (Signature of Issuer)

_____ (Merchant)

THE MEDIUM OF EXCHANGE which the Social Credit government hopes its citizens will use exclusively under its new monetary experiment is the transfer voucher, shown above. This is an order for payment for goods. The merchant is required to fill in the space indicated to show how much of the purchase is in Alberta goods. The customer who confines at least one-third of his purchases to Alberta goods is entitled to a three per cent bonus, calculated every month, on his total transactions.

Beauharnois Light, Heat and Power Company**5% Second Mortgage Bonds**

Due January 1st, 1978

Beauharnois Light, Heat and Power Company owns and operates the Beauharnois hydro-electric development with a present installed capacity of approximately 400,000 h.p. It is controlled by Montreal Light, Heat and Power Consolidated.

Through its strategic location it is in a position to supply the expanding power needs in both the Province of Ontario and Province of Quebec.

Price: 92.50
and interest,
yielding 5.46%

Descriptive memorandum forwarded upon request.

Wood, Gundy & Company

Toronto Limited Winnipeg
Montreal Ottawa Vancouver
London, Eng. Hamilton London, Ont.

**McLEOD, YOUNG, WEIR & CO. LIMITED****INVESTMENT SECURITIES**

TORONTO
Metropolitan Building

OTTAWA
Ottawa Electric Building

MONTREAL
231 St. James Street

LONDON
Richmond Building

HAMILTON
Spectator Building

Correspondents in New York and London, England.

Northern Empire (Gold) Mines Limited

We have prepared a survey and analysis of this property which we will be pleased to forward upon request.

A. E. OSLER & CO. Osler Building, TORONTO
Established 1886 11 Jordan St. ADelaide 2431
Members Toronto Stock Exchange

LAURA SECORD

CANDY SHOPS LTD.

The large cash reserves created from earnings:

The steady record of dividends:

The conservative policy of depreciation

give the shares of this company preferred investment rating.

Write for complete details.

H. R. BAIN & CO.

H. R. BAIN
F. S. NEWLING
G. T. GAYFORD
J. D. SMITH

Members The Toronto Stock Exchange
BAIN BUILDING 304 BAY ST.
TORONTO AD. 4271

Sell Without Fear or Bias

If Jones & Co. default for \$10,000, is that a good reason for refusing credit to Smith & Sons? It is human nature to "clamp down hard" after a severe credit loss, but it is wise — is it necessary?

Credit Insurance

puts credit extension on a sound basis for Manufacturers and Jobbers. Policyholders know that they will be reimbursed when debtors default on goods shipped under the terms of the policy. There's no cloud of fear — there's more vigor in selling — there's greater freedom in credit granting.

One of our policyholders (name on request) writes: "Without credit insurance, we would feel unwilling to give proper credits to deserving accounts. Credit insurance has proven its worth by removing us from all anxiety."

This company offers coverage on all accounts, special groups. Protects you on insolvencies and reorganizations under The Companies' Creditors Arrangement Act—1933. Liquidates delinquencies. Get full details. Offices in all principal cities.

CANADIAN DIVISION AMERICAN CREDIT INDEMNITY COMPANY

OF NEW YORK J. F. McFADDEN, President

F. A. REID
General Agent
303 Canada Cement
Bldg.
Montreal, Quebec

T. F. McOUAT
General Agent
34 Montreal St.
Sherbrooke, Quebec

C. A. MULLEN
General Agent
The Metropolitan
Bldg.
Toronto 2, Ontario

CONCERNING INSURANCE

Agency Qualification Laws

BY GEORGE GILBERT

WHILE insurance agents are required to obtain a licence from and pay a licence fee to the Provincial Government before they can engage in the business, and must also be recommended by a licensed insurer, they are not subject as a rule to any further qualification tests. In consequence, there are a great many insurance agents who are but poorly equipped to properly serve the public.

At the recent annual meeting in Toronto of the Ontario Fire and Casualty Insurance Agents Association, reference was made by the president to the subject of an agents' qualification law. While nothing has been accomplished in this direction during the past year, the Association, he said, was endeavoring to have the Insurance Institute of Toronto sponsor a correspondence course for agents in Ontario. After this had been developed it was hoped to arrange with the Ontario Insurance Department that every new applicant for a licence would have to pass a qualification test before renewal of his licence for the second year.

In an address at the meeting, the vice-president of the Insurance Institute of Toronto pointed out how the Institute could be of service in an educational way to assist new applicants for licence, should the Insurance Department legislate, at the instigation of the Association, that all new applicants pass certain qualification examinations before they may receive a licence to solicit for fire and casualty insurance.

He made it clear at the outset of his remarks that the Institute is a purely educational body, and is no way in a position to pass on the merits or demerits of a provincial law requiring agents to pass examinations before being licensed, and that in no way should what he had to say be construed as expressing an opinion as to the advisability of such a law. His remarks must needs be of a personal character, representing the opinion of himself as an individual.

WITH regard to the purpose underlying the movement for a qualification law, he said that, contrary to what some people might think, it was not because of a desire on the part of organized insurance agents to keep the field restricted and thus minimize competition; rather was it

designed in the interests of the public to make certain that in the buying of insurance they might secure proper information and service for which they are already paying in the rate.

All would concede, he said, that to have intelligent, well-qualified insurance agents was bound to react favorably on the insurance business as a whole. It was indeed unfortunate and a reflection on the business generally, when an insured purchased a policy only to find when a loss occurred that he was not properly covered, due to the inefficiency of the insurance agent.

It is admittedly a well-known fact that there are men engaged in the insurance business who are inadequately equipped to recommend insurance coverages to clients, and who are not in a position to properly service the business after it has been written. At the same time, it is recognized that it would be difficult to force all those at present engaged in the business to try examinations in order to continue to operate.

Whether there should be written into the law a requirement that all first-time applicants take written examinations to prove their qualification to act as insurance agents, he said, was a matter of opinion, as there were forcible arguments for and against such a law.

IN THE States of Florida, Pennsylvania and Connecticut, he pointed out that while the wording of the law was quite similar to that of Ontario and other Canadian provinces, stating, in substance, that the Insurance Commissioner shall satisfy himself that the applicant is a qualified and suitable person to serve as an insurance agent, the Commissioners on this authority alone had stipulated that qualifying examinations must be passed.

He also pointed out that New York State and several other States have the requirement of a written examination embodied in their insurance laws, and that practically all States, if they do not leave the matter of qualification tests in the hands of a local Insurance Institute, have a clause in the law stating that any applicant who has passed any recognized Insurance Institute course need not try the State examinations.

In New York State, he said, the State merely furnished each applicant with a list of nine recommended text books, each dealing specifically with a separate phase of the insurance business. The total cost of these books would be about \$30, he added, and the State also charges an examination fee of \$5. The State conducts its own examination tests. From forty to sixty per cent of the material in most of these text books, he pointed out, does not apply to Canadian conditions. New York State requires that all agents, new and old, pass the examinations.

It was also pointed out that the Insurance Institute of Toronto, realizing that there might be a demand created for a correspondence course, has had committees making a thorough investigation as to the acceptability of such a course and how best to adapt it to Ontario conditions. Two purposes were to be served by a course of this kind: (a) To educate those who contemplate entering the agency field, by setting a standard for agency qualification; and (b) To broaden the knowledge of those already engaged in the business, and to raise by education the level of insurance agency service rendered to the public. A correspondence course would primarily be applicable to agents who are unable to attend lectures on account of the time taken from their work during the day or because of the fact that they are out of the city. Machinery would have to be set up for the distribution of material and the handling of correspondence.

There can be no question that any movement to raise the standard of qualification for insurance agents generally is distinctly in the interest, not only of the insurance business, but of the insurance buying public as well.

Difference in Canadian and American Policies

IN SPEAKING before a joint session of the Actuarial Society and the American Institute of Actuaries in New York on October 6, John G. Parker, General Manager and Actuary of the Imperial Life of Toronto, called attention to several salient points of difference between life insurance contracts as issued in Canada and in the United States.

Under the Uniform Life Insurance Act, in effect in eight of the Canadian provinces, companies are not required to incorporate an incontestability clause in their contracts as they are under most standard provision laws in the United States. Nevertheless, Canadian policies usually contain such a provision. The Canadian courts, Mr. Parker said, have frequently held that a contract was voidable for fraud even after the expiration of the contestable period. Unfortunately, this defense is an extremely difficult one for the companies to maintain in the United States.

The Privy Council in England recently held that payment of a claim arising from suicide while sane was not enforceable on the ground that it was against public policy for an insured or his estate to benefit by his own crime. It is not believed, however, that this attitude would prevail among Canadian companies. Although Mr. Parker would not be in favor of raising any question of liability after the suicide period under contracts containing the usual suicide restriction clause, he suggests that there is much to be said in favor of entirely eliminating from life insurance policies all coverage for death by suicide.



VERNON C. HALE, C.L.U., recently appointed Manager of the Central Ontario Branch of the Canada Life Assurance Company, in succession to his father. He joined the company as a salesman at Hamilton in 1925, and was appointed Assistant Manager of the Central Ontario Branch in 1932. He has been a member of the Quarter Million Club every year since joining the company. He is a former President of the Hamilton Life Underwriters Association, and at present is a Director of the Life Underwriters Association of Canada.

Canadian companies have generally favored the use of the Automatic Premium Loan feature as the automatic nonforfeiture benefit instead of the extended insurance provision more commonly used in the United States. One company using the former provision in Canada and the latter in the United States found a much larger proportion of business went under the premium loan provision than under the extended insurance provision. The percentage of reinstatements after extended insurance, however, was notably less than the percentage of premium loan repayments following the operation of the automatic loan. On the whole, the automatic premium loan provision has been found to work satisfactorily by the Canadian companies.

Indifference of Smokers Proves Costly

IN 12,963 instances last year, \$2,700,000 worth of property went up in smoke due to careless smokers. Fires from this cause are top ranking in the list of causes, as reported to the Dominion Fire Commissioner for 1937. Ten years ago this type of fire numbered slightly less than 3,000 for the whole of Canada. But with a steady increase in the number of smokers, principally among the fair sex, there appears also to have developed an indifference to the hazards of fire from carelessly disposed cigarettes, tobacco and matches that is hardly imaginable. With an increase of 430% in the number of fires from this cause, "smokers' carelessness" can now be classed as Public Enemy No. 1 as far as fires are concerned. The question arises, are women more careless than men in the matter of smoking? Unfortunately, there are no statistics to enlighten us on this score, but the fact remains that far too many fires are started through the carelessness of smokers and only a careful disposition of cigarettes, matches and tobacco can stop it. Perhaps if these nearly 13,000 people responsible for this loss could be gathered together in one place and could witness nearly 2 1/2 millions of dollars' worth of property go up in smoke with the cries of several entrapped persons mingling with the crackling of the flames, more care would be exercised in their smoking habits.

Inquiries

Editor, Concerning Insurance:

Your valued opinion will be appreciated on the following. Three partners, ages 64, 53, 30, require insurance to provide protection in the event of death of any one—that deceased's investment in business may be repaid to his estate.

Confederation Life offer—Protection Bond Joint Life, 15 Year Endowment, which guarantees \$9,000 in cash at end of 15 years if partners live, \$9,000 payable to company in event of death of any one of three partners, plus cash reserve after 3 years. Annual premium \$968.40. Is there a better plan, or one as good to be obtained for smaller premium?

—P. F. M., Dauphin, Man.

If your object is to provide funds in the event of the death of any one partner during the next fifteen years so that his investment in the business may be repaid to his estate, and at the same time provide for the accumulation of a reserve fund of \$9,000 for the benefit of the partners if they all survive, you will have selected a very good contract for the purpose if you choose the Protection Bond Joint Life 15-year Endowment offered by the Confederation Life. The premium rate is as favorable as any obtainable, so far as I know.

It should be remembered, however, that the joint policy discriminates against the two younger members, due to the difference in age and in the cost of protection. The joint policy terminates on the first death, and the two remaining partners are left without further insurance, after having contributed to a very high premium due to the age of the oldest partner. The life expectancy of the three partners is about as follows: one aged 64, 11.9 years; one aged 53, 19.1 years; one aged 30, 37.7 years.

While it would cost more, it might be more advisable to take individual policies on the partners on the ordinary life plan, with a partnership agreement attached to each, covering the liability to the partnership. These individual policies would have a total cash value at the end of fifteen years of about \$9,000 if all partners were

THE Token
Sun Life Assurance Company of Canada
HEAD OFFICE MONTREAL
No obligation
I hereby Assure the Life of
... JOHN DOE ... the assured
in the sum of FIVE THOUSAND - Dollars
which shall be payable
to - MARTHA DOE, - wife of the assured
assured to the executors, administrators or assigns of the assured
This policy is issued in consideration of the sum of \$5,000.00
... one immediately after the death of the assured ...

For a Private Income later, see the Crown Life man now
CROWN LIFE
INSURANCE COMPANY
Established 1900
Home Office Toronto
Toronto Main Division, 59 Yonge St.
G. F. CRUM, C.L.U., Manager

living at that time. In the event of death of any partner, the firm would be reimbursed to the extent of \$9,000, and the surviving partners would still have insurance protection. The cost of the individual policies would amount to about \$1,100 per annum, but their advantages over the joint policy are apparent.

Editor, Concerning Insurance:

Some time ago I believe you stated that Lloyd's non-marine underwriters had a deposit of \$50,000 each with the Ontario and Quebec governments, and hence were safe to insure with. Is this still the case?

I believe the liability of an underwriter is several, not joint, how would that then work out with a joint deposit?

The deposit is only \$50,000, the amount of the maximum in my own policy. Do you consider such a small deposit adequate, and what would be the usual legal deposit called for? Thanking you for a reply.

—G. L., Kingston, Ont.

Lloyd's non-marine underwriters are not required under the Ontario law to maintain a deposit with the Government for the protection of policyholders, but they have made a voluntary deposit of \$50,000 with the Ontario Government, and as the same rules and regulations apply to a voluntary deposit as to a deposit required by law, Lloyd's policyholders in Ontario are protected to that extent.

If Lloyd's non-marine underwriters were registered under the Dominion insurance law, they would be required to maintain a Government deposit at least equal to the amount of the unearned premium reserve liability under their policies in force in Canada, but there is no provision in the Dominion insurance law for the registration of such insurers, whereas the Provincial insurance laws make provision for the licensing of such insurers.

As a result, holders of the policies of Lloyd's non-marine underwriters in Canada are not protected by Government deposits to the same extent as are the holders of the policies of outside insurers operating in Canada under the Dominion insurance law.

For the purpose of license, Lloyd's underwriters are grouped as a body, and so the deposit would apply to them all or any of them.

Since Lloyd's non-marine underwriters commenced doing business here, undisputed claims under their policies have been promptly paid, so far as I know. But in my opinion it is more satisfactory to insure with a single entity like an insurance company than with a group of individual insurers like Lloyd's underwriters, other things being equal.

Editor, Concerning Insurance:

I would appreciate information as to the rating of the Great American Insurance Company of 1 Liberty St., New York, and whether fire insurance policies with said company are readily collectable. In your judgment would this company be a safe company with which to place insurance?

—B. H. F., Toronto, Ont.

Great American Insurance Company, with head office at 1 Liberty St., New York, and Canadian head office at Montreal, has been in business since 1872, and has been operating in Canada under Dominion registry since 1904. It is regularly licensed in this country, and has a deposit of \$1,167,466 with the Government at Ottawa for the protection of Canadian policyholders exclusively.

It is in a strong financial position, and is safe to insure with. All claims are readily collectable. At the end of 1937 its total assets in Canada were \$1,311,576.14, while its total liabilities in this country amounted to \$422,764.38, showing a surplus here of \$888,811.76. Its head office financial statement showed total assets of \$46,447,093; total liabilities except capital, \$15,897,247; surplus as regards policyholders, \$30,549,846; capital paid up \$8,150,000; net surplus over capital, unearned premium reserves and all liabilities, \$22,399,846.

The Wawanessa Mutual Insurance Company
Canada's Largest Fire Mutual

A leading All-Canada Company — in volume; in strength; and in service to "select" property-owners and agents.

Home Office, Wawanessa, Man. Eastern Office: York and Harbour Sts., Toronto. Branches in Vancouver, Edmonton, Saskatoon, Winnipeg, Montreal, Moncton.

FIRE, WINDSTORM, AUTO, CASUALTY

United States Fidelity & Guaranty Company
TORONTO



ABSOLUTE SECURITY
W. R. HOUGHTON, MANAGER

THE OLDEST INSURANCE OFFICE IN THE WORLD



ROBERT LYNCH STARRING, Manager for Canada

EVERYONE NEEDS THE SUN

37 YEARS
SINCE 1901 NORTHWESTERN MUTUAL HAVE RETURNED MORE THAN 23 MILLION DOLLARS IN DIVIDENDS TO POLICYHOLDERS.
BRANCHES ACROSS CANADA
Toronto Hamilton Ottawa St. John Moncton Quebec City Montreal Winnipeg Saskatoon Edmonton Calgary Kelowna Victoria Vancouver
NORTHWESTERN MUTUAL FIRE ASSOCIATION
NON-ASSESSABLE POLICIES ASSETS \$7,683,067

Fire Insurance and Allied Lines
AGENCY INQUIRIES INVITED
NATIONAL RETAILERS MUTUAL INSURANCE COMPANY
Vance C. Smith, Chief Agent
Concourse Building, Toronto

Insure AT COST!
FIRE, TORNADO, SPRINKLER LEAKAGE, and INSURANCE
MILLOWNERS MUTUAL FIRE INSURANCE CO.
20% 30% DIVIDENDS AT STANDARD RATES
CANADIAN HEAD OFFICE HAMILTON, ONT.

THE MONARCH LIFE ASSURANCE COMPANY
ESTABLISHED—1906
A STRONG PROGRESSIVE COMPANY
Offices from Coast to Coast

Clarkson, Gordon, Dilworth & Nash
TORONTO MONTREAL HAMILTON OTTAWA
Chartered Accountants
E. R. C. CLARKSON & SONS
Authorized Trustees and Receivers.
15 Wellington Street West TORONTO

Don't be content with less than a close, clean
FACE-FRESH SHAVE
Get yourself a
ROLLS RAZOR
\$6.95 AND UP
ROLLS SHAVING BOWLS \$1.00, REFILLS 60¢

THE AMERICAN OUTLOOK

Investment Letters, Inc., is an established weekly economic service analyzing and forecasting the American securities and trade outlook for a select list of American subscribers. Because of the important effect of price and business trends in the United States on world economic activity these reports should prove of distinct value to Canadian investors and industrialists. We invite such subscriptions, and without obligation to the inquirer, shall be glad to forward our latest Letter, discussing the current American stock market and business outlook, as well as individual securities, so that some first-hand knowledge of the character and nature of our work can be placed before the inquirer.

INVESTMENT LETTERS, INC.

Directed by Charles J. Collins

100 UNION GUARDIAN BLDG. . . . DETROIT, MICHIGAN

John E. Hammell is rushing operations on the Red Lake McIntyre property and already an extremely large tonnage of low grade ore has been outlined. During the course of the work, a surprising amount of high-grade ore, estimated to run over \$15 per ton in gold, has also been disclosed. It is already apparent that a mine of importance is in the making. The question to determine is whether operations will ultimately be based upon production of higher

MUNICIPAL ISSUES

East York, Township of	64	69
Etobicoke, Township of	96	101
Port Erie, Town of	96	101
Kitchener, Town of	95	103
Leamington, Town of	98	103
Leaside, Town of	98	103
Midland, Town of	98	102
Mimico, Town of	101	105
New Toronto, Town of	101	105
Niagara Falls, City of	101	105
North York, Township of	101	105
Pembroke, Town of	101	106
Riverside, Town of	14	18
Scarborough, City of	39	44
Scarborough, Township of	39	44
Sudbury 5's, Town of	101	105
Trenton, Town of	98	102
Windsor 3's, City of	98	102
Windsor, 34 & 1975, City of	60	65
York, Township of	75	80

Municipal quotations are necessarily approximate, these being various coup-

DISTILLERS CORPORATION- SEAGRAMS LIMITED

(INCORPORATED UNDER THE COMPANIES ACT, DOMINION OF CANADA)

and All Subsidiary Companies

REPORT OF DIRECTORS

TO THE STOCKHOLDERS:

Your Directors submit herewith their tenth Annual Report of your Company together with a Consolidated Statement of Profit and Loss and Earned Surplus for the year ended July 31, 1938 and Consolidated Balance Sheet, as at July 31, 1938, as certified by your Auditors.

PROFITS

The consolidated net profits for the fiscal year were \$7,313,504.45 as compared with \$7,444,258.00 in the preceding year, both after absorbing all selling, advertising and administration expenses and making provision for all accrued taxes. After providing for dividends on the Preferred Stock, the profits were equal to \$3.75 per share, as against \$3.95 per share in the preceding fiscal year, on the 1,742,645 shares of Common Stock outstanding.

DIVIDENDS

Preferred Stock dividends of \$777,891.00 were paid in the four quarters of the fiscal year. The Preferred Stock having been issued in November, 1936 only three quarterly dividends were paid in the preceding fiscal year. In December, 1937 the payment of dividends on the Common Stock of your Company was resumed and three dividends of fifty cents per share aggregating \$2,613,967.50 were paid during the fiscal year.

SURPLUS

After providing for the full dividends on the Preferred Stock and the Common Stock dividends referred to, the Earned Surplus of your Company was increased during the fiscal year by \$3,921,645.98.

SALES

It is gratifying to note that in spite of unsettled business conditions and the keen competition resulting therefrom, the consolidated net sales of the Company's products during the fiscal year were \$81,577,919.30. The Company's policy of featuring high quality blended whiskeys has again been rewarded in that the general market for blended products continues to expand and our brands have become still further entrenched in consumer preference. The Company's products both in Canada and the United States maintained their enviable standing in those markets. Reference was made in our last Report to the acquisition of Centrais Bros. Distilling Co. Inc. and we are pleased to report that during 1938 its products have been introduced in certain markets in the United States. Their reception has been favourable and we look forward to their expansion during the present fiscal year. The initial cost of establishing these brands has as is customary with your Company, been included in the operating expenses of the fiscal year in which incurred.

FINANCE

Our financial position has been further enhanced during the year. Consolidated current working assets at the close of the year exceeded all liabilities including long term bank loans, by \$37,742,948.75, an increase in working capital over the previous year of \$5,186,951.83. It is of further interest to note that total bank loans were reduced by \$5,750,000.00 at July 31, 1938.

CAPITAL EXPENDITURES

Net capital expenditure during the year amounted to \$912,828.70 in respect of the installation of modern equipment and additional plant facilities at our various distilleries, the completion of buildings at Louisville, and the erection of an additional maturing warehouse at Baltimore. To provide in part for modernizing plant equipment it was found necessary to make changes in existing buildings and equipment and in this connection the sum of \$447,729.66 has been written off against the earnings of the year under review and charged to Loss on disposal of capital assets. The plants as is customary, have been maintained at the highest point of efficiency and the cost of maintenance charged to operations during the fiscal year. Trade Marks, Rights and Goodwill were increased \$180,661.25 during the year representing mainly the acquisition cost of the trade names and goodwill of Centrais Bros. Distilling Co. Inc.

CAPITAL STRUCTURE

During the year your Directors received and accepted offers from Brinton Investments Limited, representing the Brinton family, major stockholders of your Company, to purchase 15,000 shares of Cumulative Preferred Stock 5% Series with warrants attached at \$100.00 and accrued dividends, per share. Since the close of the fiscal year your Directors have received and accepted a further offer to purchase 5,000 shares on the same basis. These transactions, reiterate the confidence of the major stockholders in your Company's future and Capital having thus been increased by \$2,000,000.00, financial position has thereby been further strengthened.

Your Directors are again pleased to record their appreciation of the loyalty and faithful service of all the officials and employees of the Company.

ON BEHALF OF THE BOARD OF DIRECTORS,

SAMUEL BRONFMAN,
President.

Montreal, October 14, 1938

CONSOLIDATED STATEMENT OF EARNED SURPLUS AND PROFIT AND LOSS FOR THE YEAR ENDING JULY 31, 1938

(EXPRESSED IN CANADIAN CURRENCY)

Earned surplus, balance July 31, 1937	\$81,577,919.30	\$22,639,743.93
Sales, less freight and allowances	57,096,840.37	
Less: Cost of goods sold		
Miscellaneous income, discounts, exchange, etc.	\$24,479,078.93	
	126,202.06	
	\$24,605,280.99	
Selling, general and administrative expenses	\$13,514,739.43	
Director's fee	1,000.00	
Salaries of executives, including those of subsidiary companies	388,050.83	
Legal fees	289,070.23	
Interest (net)	437,079.37	
Provision for depreciation (see footnote)	130,621.56	
Loss on disposal of capital assets	447,729.66	
Provision for loss on investments	160,000.00	
	15,368,291.08	
Profit before provision for income and profits taxes	\$ 9,236,989.91	
Provision for income and profits taxes	1,923,485.46	
Balance of profits for the year ending July 31, 1938		7,313,504.45
Deduct:		\$29,953,248.38
Dividends on Cumulative Preferred Stock 5% series	\$ 777,891.00	
Dividends on Common Stock	2,613,967.50	
		3,391,858.50
Earned surplus at July 31, 1938, per balance sheet		\$26,561,389.88

NOTE: Depreciation provided during the year amounted to \$942,833.64 of which \$812,212.08 has been charged to cost of production and \$130,621.56 as above.

Consolidated Balance Sheet, July 31, 1938

(EXPRESSED IN CANADIAN CURRENCY)

ASSETS	
Current Assets:	
Cash in banks and on hand	\$ 1,538,289.41
Accounts receivable after providing for doubtful accounts	8,600,689.64
Deposits on grain futures contracts (the aggregate amount of the contracts was \$1,057,500.00, market value \$1,000,975.00)	109,152.23
Inventories of whiskeys and spirits as shown by Government records, warehouse reports and physical inventories, valued at cost including duty, taxes and freight where such have been paid, and inventories of raw materials and supplies at cost of purchase	41,004,154.95
Unexpired Insurance and other items chargeable to Future Operations	\$51,252,286.23
Investments in and Advances to other Companies:	751,010.02
Investments (unquoted), at cost less reserve	\$ 481,815.51
Advances	15,000.00
	496,815.51
Land and Buildings, Plant, Machinery and Equipment, at cost with the exception of certain properties which are carried at depreciated reproductive appraisal values of \$898,192.51 and \$109,549.69 as determined by the Canadian Appraisal Company at November 1, 1926, and February 28, 1929, respectively, plus subsequent additions at cost	\$18,167,844.30
LESS: Reserves for depreciation and amortization	4,854,030.07
	13,313,814.23
Trade-Marks, Bottling and Blending Rights and Goodwill stated at the excess of the declared value of 1,500,000 shares of Distillers Corporation-Seagrams Limited issued in March 1928, in exchange for the entire issued capital of Joseph E. Seagram & Sons, Limited and Distillers Corporation Limited over the net tangible assets of those companies as shown by their books at the date of the exchange, plus subsequent additions	10,710,238.17
	\$76,524,164.16
LIABILITIES	
Current Liabilities:	
Notes payable to banks	\$ 3,900,000.00
Accounts payable and accrued liabilities	2,032,931.27
Dividend on Cumulative Preferred Stock 5% series, payable August 1, 1938	777,891.00
Provision for Federal, Provincial, State and Municipal taxes in Canada and the United States	3,121,166.22
	\$ 9,260,347.49
Advances under Bank Credit Agreement (Unsecured), maturing November 2, 1941	5,000,000.00
Capital Stock:	
Cumulative Preferred Stock:	
Authorized—200,000 shares of Cumulative Preferred Stock of the par value of \$100.00 each	
United States currency	\$20,000,000.00
Issued—165,000 shares of Cumulative Preferred Stock 5% series of the par value of \$100.00 each	
United States currency, redeemable at the option of the Board of Directors at \$105.00 per share	
United States currency	\$15,000,000.00
150,000 shares issued as at July 31, 1937	
15,000 shares issued during the year ending July 31, 1938	1,500,000.00
	16,500,000.00
Common Stock without nominal or par value:	
Authorized—2,300,000 shares	
Issued—1,742,645 shares	
	19,202,426.79
NOTE: Options covering 20,000 shares of common stock at \$22.00 per share have been given to certain officers of United States subsidiary companies. Warrants to purchase until October 31, 1941, 165,000 shares of Common Stock at \$30.00—\$32.00 per share have been issued to the holders of the Cumulative Preferred Stock 5% series.	
Earned Surplus, as per statement attached	26,561,389.88
NOTE: In addition to the liability for taxes included in the above consolidated balance sheet, taxes, computed at present rates, of approximately \$215,000.00 would be exigible on the receipt by the Parent Company of the total combined net surpluses of subsidiary companies in the U.S.A. The necessity for a complete distribution of these combined net surpluses may never arise, and the policy will be followed of providing for such taxes, as may arise, in the fiscal year in which dividends are received by the Parent Company.	\$76,524,164.16

Approved on Behalf of the Board:

S. BRONFMAN, Director

H. F. WILLKIE, Director.

AUDITORS' REPORT TO THE SHAREHOLDERS:

We have made an examination of the consolidated balance sheet of Distillers Corporation-Seagrams Limited and its subsidiary companies as at July 31, 1938, and of the consolidated statement of earned surplus and profit and loss for the year ending on that date. In connection therewith we examined or tested accounting records of the companies and other supporting evidence and obtained all the information and explanations which we required; we also made a general review of the accounting methods and of the operating and income accounts for the year, but our audit of the detailed transactions was confined to limited tests thereof.

We report that in our opinion, based upon such examination the above consolidated balance sheet is properly drawn up so as to exhibit, in accordance with accepted principles of accounting consistently maintained by the companies during the year under review, a true and correct view of the state of the combined affairs of Distillers Corporation-Seagrams Limited and its subsidiaries as at July 31, 1938, and that the attached statement of consolidated earned surplus and profit and loss correctly sets forth the results of operations for the year ending on that date; according to the best of our information and the explanations given to us and as shown by the books of the companies.

Montreal, October 12, 1938

PRICE, WATERHOUSE & CO.,
Auditors.



J. DOUGLAS WOODS, Toronto, who has been elected a director of the Crown Trust Company. Mr. Woods is Vice-President and Managing Director of York Knitting Mills Ltd.

MEAT, NO GRAVY ON 'PLANES

BY MICHAEL SINCLAIR

Market interest in Canadian aviation stocks is keen because of aircraft orders for the British government. But what profits are in prospect?

This article reviews the situation frankly and concludes that at the present time the common stock "emplot" may very well "caveat".

WORLD events in general and domestic ballyhoo in particular have whopped up interest in the aviation stocks. For months there has been a steady outpouring of news regarding the new subsidiary of a group of Canadian aircraft manufacturers which will build planes for Great Britain. Especially affected are companies like Canadian Car and Foundry, National Steel Car, Canadian Vickers and Fleet Aircraft, the owners of the new company. Even the shares of the companies involved in the plan to sell planes to Britain are experiencing buoyancy. Aviation is in the air. It is a coming industry. But it has not yet arrived.

Aviation has not arrived as an industry because aircraft manufacture, at any rate in North America, has never made a profit. True, one or two leading U.S. manufacturers have from time to time shown substantial profits on their books. But when profits have been made, it has always been necessary to plough them back into the undertaking for development expenses of one kind or another. Plane manufacturing is still in its industrial swaddling clothes; and from an investment point of view there is as yet no butter on the aviation gingerbread.

ALSO hampering the manufacturer is the rapid technological strides of the aviation art in which styles, needs and designs change literally from day to day.

In May last, a British aircraft mission toured Canada to spy out the possible manufacturing possibilities of this country. From this trip has recently flowered the incorporation of Canadian Associated Aircraft with a capitalization of \$3,750,000 provided by a group of the larger Canadian aviation companies. How the stock of this company is to be split amongst the various owners has not been announced. In the meantime, most of the larger companies have rushed their executives over to England in order not to miss what speculators think is to be a distribution of largesse. It has been said that orders to be placed will, over a term of years, run to \$75 million.

It is obvious that Canadian companies are not going to make planes without a profit. But that these profits are going to be extensive may perhaps be doubted. In the first instance a 5 per cent betterment in the output of planes by the United Kingdom plants could probably surpass the best that Canadian plants could presently do. And the Englishman has no special interest in creating large profits for Canadian manufacturers. He is only interested in establishing a source of supply of planes here which, at need, could rapidly step-up production.

Then again, the day has gone by when public opinion, either in Canada or in the U.S., will permit very sizeable profits on armament orders. Moreover, England can make and sell planes at lower cost than Canada. All of which is hardly encouraging for a speculator who wants to obtain what he calls gravy from stock market speculation. These British orders will certainly provide real



Trusted CUSTODIAN
of the savings of the
Canadian people from
generation to generation.

BANK OF MONTREAL

ESTABLISHED 1817

MODERN, EXPERIENCED BANKING SERVICE

...the outcome of 120 years' successful operation

HEAD OFFICE, MONTREAL



not participate in the forthcoming orders from Britain face the problem of the insignificance of the Canadian market for planes. There are in all about ten airplane plants in Canada. Virtually all have good designs and can produce excellent machines. Those which came into being solely to manufacture planes have all experienced the difficulties inherent in supplying a very narrow market.

If plane engines be not manufactured in Canada, all that this country can do is to supply and assemble the metal sheets, tubing, nuts and bolts which comprise the chassis and wings of a plane, together with the odds and ends of fittings for the cockpit. Insofar as the aviation shares are concerned, it is worth remembering that companies such as General Steel Wares might be in a position to supply much of this material at a lower price than certain of the aviation companies themselves.

The foregoing singles out all the gloomy features of airplane manufacturing from the standpoint of the investor and the speculator. The brighter side of the picture is that large plane orders are coming to Canada, and that some day, somewhere, some company may make some real profits in the business. But it is hard, indeed it is impossible presently to pick a winner. And in the meantime, the emplot may very well caveat.

WE DISCUSS THIS WEEK—

Dominion Stores

DOMINION Stores, Limited, is by far the largest grocery chain in Canada. It operates 474 stores located principally in Ontario and Quebec, of which about one-third include meat markets. While installation of meat markets in some of the larger stores has not proven altogether successful, a sound policy of closing unprofitable units has been followed, and, though initially costly, is likely to have ultimate good results. The company owns a warehouse and other properties in Toronto, a warehouse in Montreal, and a bakery in London, Ontario, but operates all but one of its stores under lease.

Investigation of operating methods by the Royal Commission on Price Spreads in 1934 caused widespread public distrust of some grocery chains in Canada with the result that this company's sales declined steadily from 1933 through 1935, despite general business recovery. Net income fell off from \$339,279 in 1933 to \$18,152 in 1934, with further drastic declines to deficits of \$610,342 and \$65,581 in 1935 and 1936, respectively. A new management and rehabilitation of stores and personnel in 1935 have brought gradual recovery, with moderate improvement in profits.

Evidence of the opportunities existing in the chain store field is given in the fact that 18 per cent of all retail sales in Canada are made through chain stores. Almost one-third of the grocery sales in Canada are made through chain stores. The greatest proportion of retail trade is in the provinces of Ontario and Quebec—40 per cent in the former and 20 per cent in the latter—where the bulk of Dominion Stores units are located.

AT THE present time Dominion Stores is faced with the problem of greatly increased chain store taxation in the City of Montreal where it operates 59 branches. This taxation takes the form of chain store licence fees and the city required it to be paid in advance by May 25, 1938. The licence fee was determined on the basis of \$100 for each five stores, \$500 for each of the next five, and \$1,000 for each store in excess of ten, and would amount to \$54,000 in the case of Dominion Stores. As a refusal to pay would have meant the closing of the Montreal stores, with their 500 employees and 17,000 customers per day, it was decided to make the payments and at the same time to ask the City authorities for an early opportunity to place the full facts before them, in order "that a scale of taxation may be arrived at which is equitable and within the capacity of this company to pay." In a brief recently submitted to the Board of Tax Revision of the Province of Quebec it was pointed out that "it is a matter of record that no

system of food stores in Montreal has ever enjoyed earnings that would permit paying such a levy for any prolonged period." The claim was made that under no circumstances can the most efficient management of the company overcome the handicap of this form of taxation.

For the year ended December 31, 1937, Dominion Stores showed a net profit of \$46,736, equal to 17 cents per common share, as compared with a net loss of \$65,581 in 1936. Current assets in 1937 totaled \$2,908,853 (including \$1,099,433 in cash and call loans). Current liabilities amounted to \$708,839. The company's half-yearly report, for the 24 weeks ending June 18, 1938, showed a net loss of \$9,192, compared with a net profit of \$34,177 in the corresponding period of 1937. Total sales for the 40-week period ended October 8, 1938 were \$14,222,584 against \$14,855,507 in the previous year—a decline of approximately 4.26 per cent. However, when it is realized that wholesale prices showed a decline of 7.5 per cent as compared to 1937, it can be readily recognized that Dominion Stores received its full share of the retail business in Canada during the period under review, and that the company is expanding its profit margin.

FROM 1929 through 1933 the dollar volume of retail sales in Canada declined steadily. Since 1933 it has recovered sharply, added only to a minor extent by retail price increases. Over the long term trend a further upward tendency in retail sales is in prospect, subject to interruption in depression periods, and chain stores will, in all probability, account for a growing proportion as population density increases. The future earnings of Dominion Stores will, of course, be determined largely by the trend of general purchasing power and the spread between wholesale and retail food prices. As the efficiency of the company's management has increased, the margin of its profits has widened, but increasing competition will likely offset further improvements in operating efficiency.

Dominion Stores has had a long uphill climb since 1933, and the end is not yet in sight. Thus, with taxes increasing, particularly in Quebec and the near term earnings outlook restricted, little, if any, profits are likely to be shown in the current year. However, despite the hard going since 1933, the company is in a strong financial position which will probably see it through its present difficulties. No dividends have been paid since 1935 and their resumption is unlikely until an extensive earnings recovery is in prospect. At the present time, the stock can be considered only as a long term speculation.

IN TWO SECTIONS—SECTION TWO

SATURDAY NIGHT

PEOPLE

TRAVEL

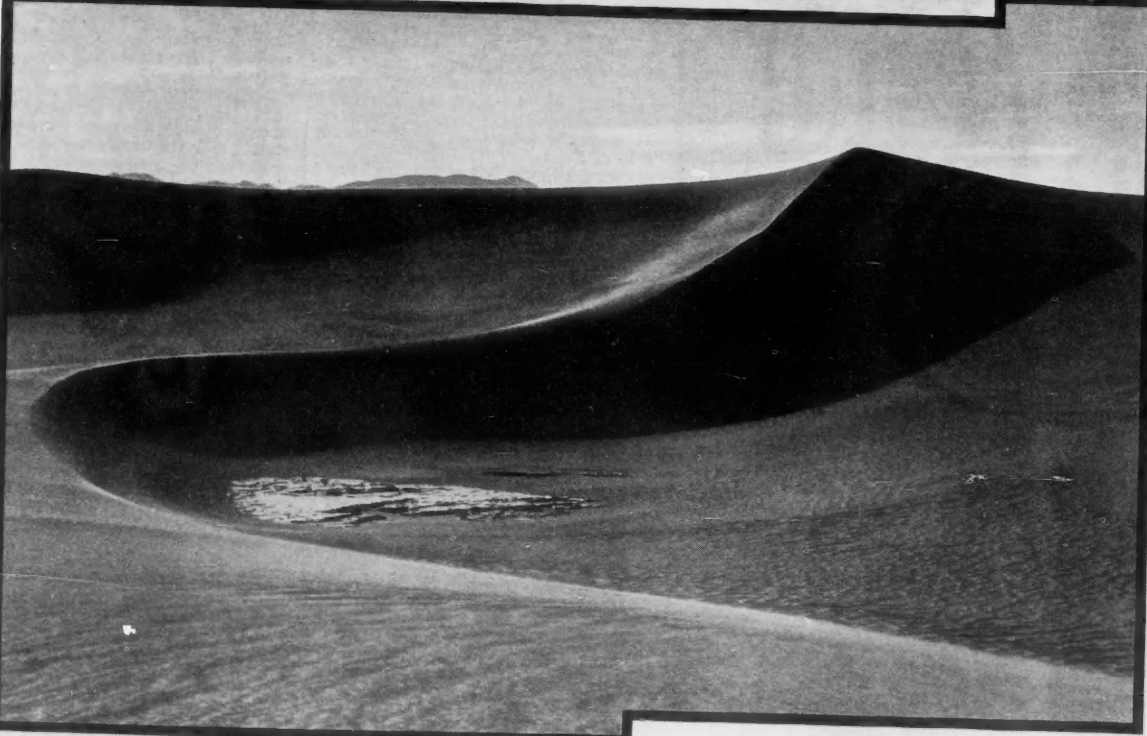
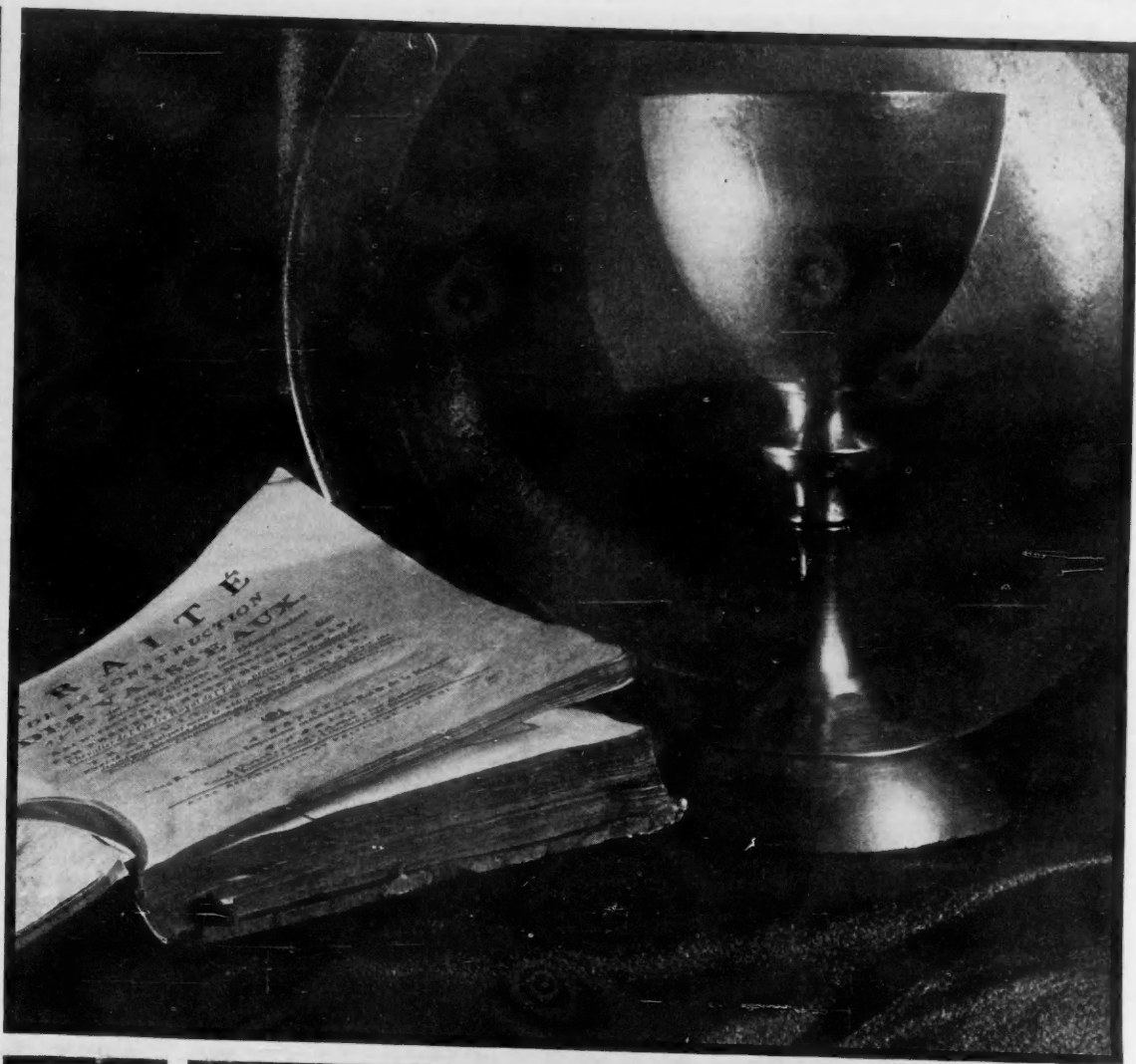
FASHION

HOMES

THE ARTS

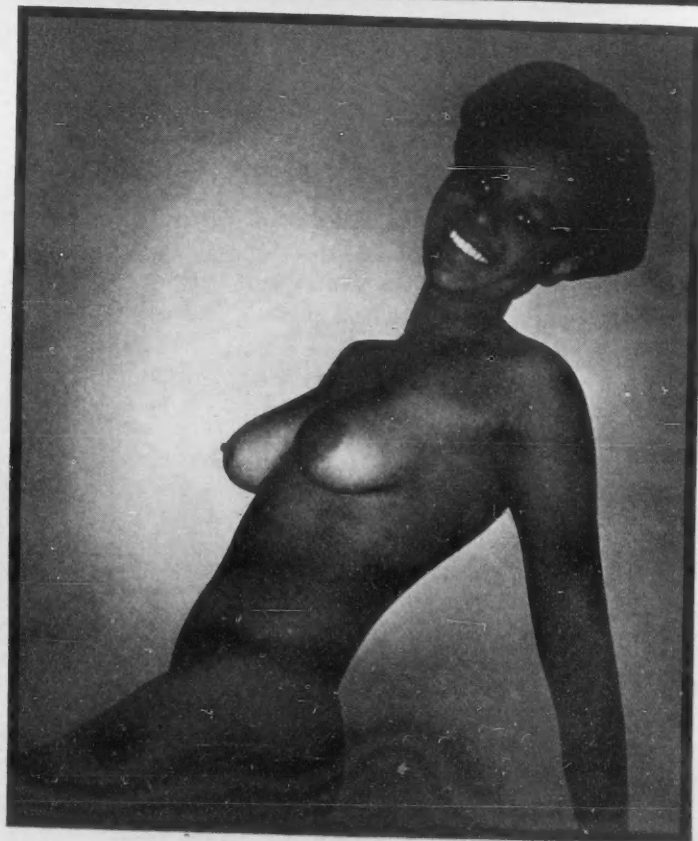
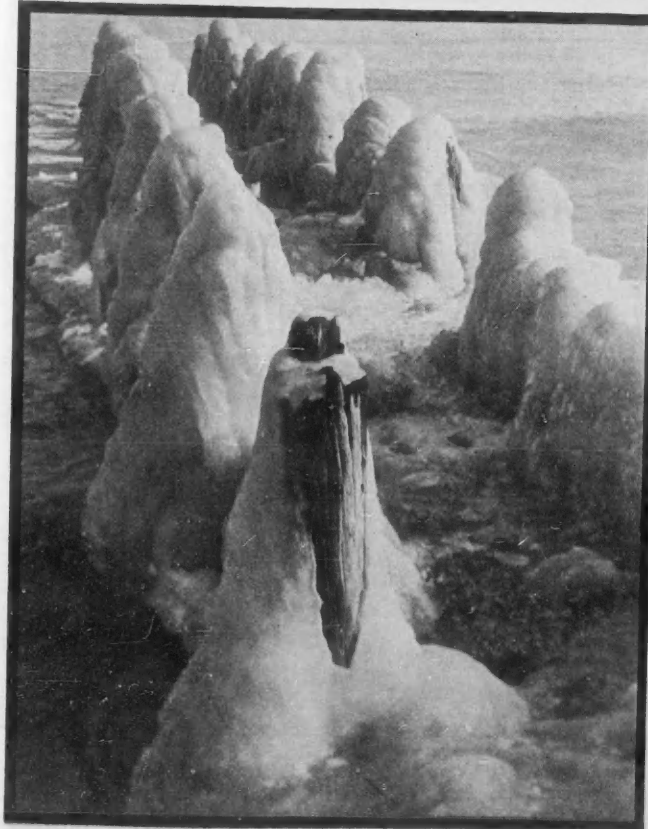
TORONTO, CANADA, OCTOBER 29, 1938

THE FIFTH CANADIAN PHOTOGRAPHIC SALON



CANADA'S WORLD-FAMOUS INTERNATIONAL SALON of Photograph Art opened, for its fifth year, at the National Gallery, Ottawa, this week and will continue on view there until November 13. It will then go on a tour of the principal cities of the Dominion. Photographs on this page were selected from the 175 prints composing the exhibition.

UPPER LEFT, "The Tables" by Jaroslav Bohacek, Praha, Czechoslovakia. UPPER RIGHT, "Chalice" by Rowena Brownell, Providence, R.I. MIDDLE LEFT, "Sand Dunes, Death Valley" by R. F. McGraw, Sierra Madre, California. MIDDLE RIGHT, "South Wind" by Dr. L. G. Saunders, Saskatoon, Sask. LOWER LEFT, "Ice Caps" by D. Ward Pease, Chicago. LOWER CENTRE, "Ruins" by Leonard Misonne, Gilly, Belgium. LOWER RIGHT, "Haitian Hannah" by C. G. Myers, Harrisburg, Pa.



15-MINUTE

Beauty Treatment

SMOOTHS AWAY FATIGUE



After a hard day, your face is tired, lined with fatigue. That's when you'll appreciate a glorious rejuvenating facial with Transpec, the new liquid face mask which cleanses, stimulates and vitalizes—in just 15 minutes.

Transpec probes the pores of impurities, reduces enlarged pores, firms sagging muscles, banishes fine lines, and brings back to your face the soft, smooth glow of youth.

Enjoy a Transpec facial whenever you wish to look your best. One bottle gives 20 or more treatments. Recommended by leading Beauty Editors.

\$1.25

Transpec
Liquid
TRANSPARENT BEAUTY PACK



Transpec is sold by leading druggists and dept. stores. If your dealer has not yet stocked Transpec, order direct from Transpec Company, 36 Calverton Road, Toronto, giving name of dealer.

The
IDEAL HOSTEL
in the
IDEAL CLIME

Famous the world over... largest hotel in the West Indies—three minutes to World's finest sea bathing—adjacent to tennis, golf and clubs. 120 guest rooms, all with running water and telephone, with or without private bath. Open year round. Moderate rates.

Communicate direct with hotel or Canadian West Indian League, Sun Life Building, Montreal.

THE Marine HOTEL
BARBADOS, BRITISH WEST INDIES



WORLD OF WOMEN

How's the I.Q. This Week-End?

BY BERNICE COFFEY

ONE of the phenomena of present day entertaining is the intelligence quiz. The first lull in the conversation invariably is broken by the voice of your hostess brightly inquiring if the assembled guests wouldn't like to discover their I.Q.'s. Before you know it you find yourself working like a beaver to get your I.Q. above the sub-normal.

Just for the fun of it we are giving you another quiz on which to sharpen your thinking faculties. If you like it (and if we feel up to it) we may do it again in future issues. If, on the other hand, you have been the victim of so many quizzes and feel you would like to turn the tables and ask a few questions of your own, send them (and the answers) to the writer care of "Saturday Night." We will use those we consider suitable, but first consideration will be given to those having a Canadian slant.

And now for the test. Read the question and select the answer which you consider correct. After completing the quiz refer to the answers on page 22. Deduct five points for each error. Add these up and deduct from 100.

1. If Balenciaga was mentioned in the course of a conversation would you know immediately it meant a—

(1) Cuban Rhumba (2) New French dress designer (3) Prominent Spanish Loyalist (4) South American seaport?

2. Whether or not you've ever come face to face with it, for your own protection you should know that the Vanderbilt Convention is—(1) A large gathering of New York Millionaires (2) A tacit acceptance that all persons by the name of Vanderbilt are extremely wealthy (3) A term used in bridge (4) An assembly of New York society leaders at the Vanderbilt Hotel.

3. Canada's northern sea boundary has been in the news lately. Perhaps you know that Hudson's Bay received its name from—(1) Henry Hudson, first white man to sail up the Hudson River (2) The Hudson's Bay Company (3) The son of a seafarer named Hud (4) A Dominion Government surveyor.

4. At various times you have met a clothes horse, but do you know that a "High School" horse is—(1) One used in the teaching of riding at exclusive ladies' colleges (2) One whose training has taken it into the advanced phases of equestrian training (3) A form of freshman hazing (4) A piece of gymnasium equipment?

5. Among famous "firsts" Mrs. Susannah Moody will immediately be identified as one of the first Canadian women to—(1) Receive a license to fly her own plane (2) Walk a tightrope over the Niagara River (3) Write a Canadian novel (4) Discover the use of maple syrup in cooking.

6. If you were the possessor of an allergy would you—(1) Be happy about the whole thing (2) Wear it with your other orders and decorations (3) Read it aloud to the family (4) Try to have it cured?

7. It will not only help your score, but your ego, if you can answer unhesitatingly that the Grand Banks are—(1) Banked sections of roadways used in automobile racing (2) Fishing grounds in the North Atlantic (3) The combined kitty of several games of roulette (4) Financial institutions that say nothing about it when your account with them is overdrawn.

8. One of these names does not belong in this group—(1) Margaret Anglin (2) Walter Huston (3) Edward Johnson (4) Raymond Massey.

9. If you had just bought a pepper mill would you find yourself the owner of—(1) A large building filled

with machinery (2) An all-night cabaret (3) A small kitchen gadget for grinding pepper (4) A pulp and paper concern?

10. "The World Is Waiting For the Sunrise" is one of the most popular songs ever written by a Canadian, and the composer was—(1) Boris Hambourg (2) Sir Ernest MacMillan (3) Healey Willan (4) Ernest Seitz.

11. Visitors in Vancouver who are honored by invitations to Government House, to arrive there must first—(1) Drive there in a motor car (2) Get on a boat (3) Walk (4) Climb a mountain.

12. If your dinner partner whispered to you, "Your maquillage is divine!" would you—(1) Start talking about the price of eggs (2) Draw yourself up haughtily, look him in the eye and say, "You cad!" (3) Feel complimented (4) Peel yourself a grape?

13. Canada's early pioneers knew the present cosmopolitan city of Montreal as—(1) Port Frances (2) Ticonderoga (3) Muddy York (4) Hochelaga.

14. A new word recently came into popular usage is hydroponics, which is—(1) A system of underwater communication used by submarines (2) The science of growing plants in water (3) A disease fatal to dogs (4) An aquatic sport in which aquaplanes are employed.

15. Now that the temperature is about ready to take its annual playful dive into zero, let's think of Baked Alaska which is—(1) A northern heat-wave (2) A miner caught cheating at poker (3) An ice-cream dessert (4) The Alaskan name for a hot dog.

16. If you were invited to meet the Hart House Quartet, would you expect to see—(1) A well-known group of players of stringed instruments (2) Four freshmen serenading the co-eds (3) An enlarged edition of the Three Musketeers (4) Four members of a famous polo team?

17. "I am leaving to begin my course at Royal Canadian Military College," said the young chap to the ticket agent, "so give me a ticket to—(1) Dartmouth (2) Fort William (3) Regina (4) Kingston.

18. When confronted with the Straits of Georgia you are face to face with—(1) A novel which tells the tragic tale of a heroine named Georgia (2) A clique of straightlaced Southern matrons (3) A body of



KNUCKLE LENGTH CAPE in "hunting pink" by Jaeger. It shows the new square shoulder line with broad revers, and front seams have slits to allow for perfect freedom for the hands.

water on the Pacific Coast (4) An unusual and extremely serious operation on the throat.

19. If you were High Commissioner for the United Kingdom in Canada your name would be—(1) Sir Malcolm Campbell (2) Sir Frances Floud (3) Sir Herbert Holt (4) Sir Gerald Campbell.

20. When you come across "Decibel" in your reading you, of course, know that it is—(1) A unit of sound (2) A sequin dress trimming (3) The heroine of one of the "Jalna" books (4) The playing of music on water glasses.

A Breathtaking Day

MARKET days are regular and always pleasing events in Berne, Switzerland's picture-book capital, but of all occasions of this kind none is quite as unique as the Onion Market. It happens but once a year, on a Monday in the second half of November, and its origin is said to date back to the Middle Ages, when the kind-hearted peasants from the Wistenschach region between the lakes of Morat and Neuchâtel brought supplies of onions and winter vegetables to the war-distressed, hungry city. Ever since the farmers of that French-speaking district have been allotted one day in the year on which they are at liberty to offer their vegetables for sale in Berne.

Onion Market Day starts bright and early. Garlands of onions in overwhelming number provide festive decorations and veritable mountains of the same vegetable rise proudly all along the market lines. Tempting displays of celery, leek, cabbages and other late-fall garden products give an opportunity to housewives to also stock up on these vegetables, but the onion rules the day.

In the public eating places, as in private homes, onions in one form or another form part of the menu. Open-faced onion pie, onion soup and Bratwurst with onions are staple delicacies

featured in restaurants and replicas of onions in the most ingenious arrangements beckon temptingly in confectioners' displays which also include quaint mugs and cups filled with candies appropriate for the day.

Onion Market attracts people from all walks of life and from everywhere. They come in the typical Bernese buggies, in automobiles or by train; some for pre-arranged annual reunions and others merely to spend a day and evening in the happily celebrating city.

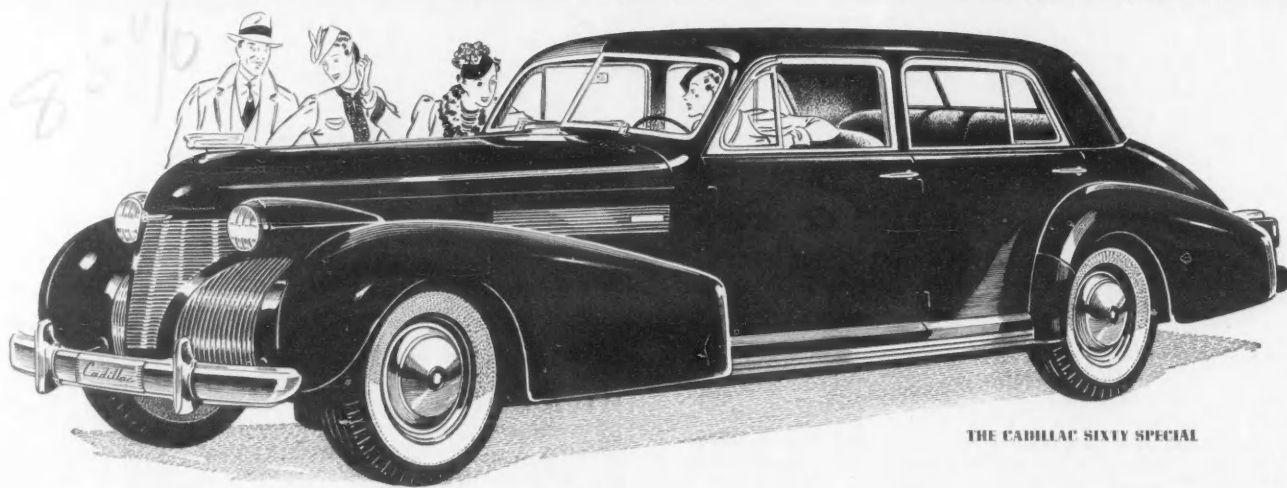
The Cup Market

HAND in hand with the Onion Market goes the Pottery Fair, with its displays of ceramic home products. The chief articles for sale are dishes, pitchers and vases, and an ancient custom decrees that every visitor should purchase and take home a cup, a Kachel—as it is called in native dialect—as a souvenir. Hence the name of Kacheli Marit (Cup Market).

Excellent potteries are manufactured at Steffisburg and Heimberg, near Thun, and these products are on display and for sale in a Kacheli Market of their own, held at the same time as the peasant's Fair, in the Bernese Museum of Arts and Crafts. The Swiss potters discovered long ago that their buying public does not always desire the very modern designs. Old traditions and the quaint patterns of long ago find greater favor. Thus, on some of the latest samples, time-honored phrases reappear, such as this stern reminder: "When you use this plate, remember that you, like the plate, are fashioned of clay."

A gay aftermath of the Onion and Pottery markets is the Meltschmaritz, a Fair which provides a happy get-together of unmarried workers on Bernese farms. It is a day mostly spent in merry-making and dancing during which individual quests for a future mate for life are diligently carried on.

Again Cadillac
shows the world!

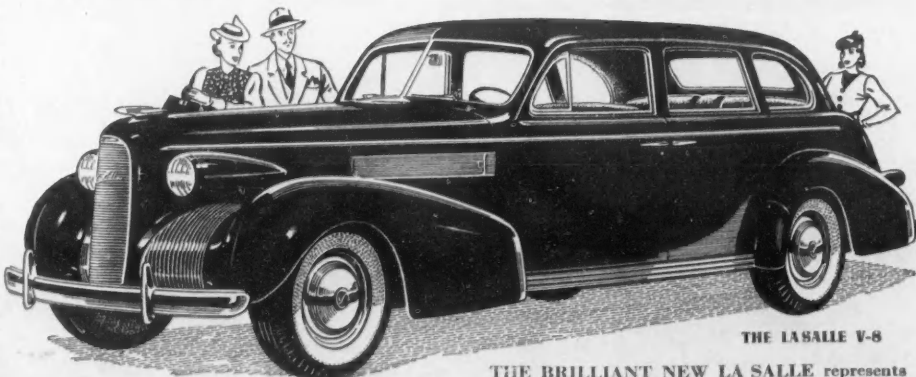


THE CADILLAC SIXTY SPECIAL

CADILLAC ANNOUNCEMENTS are invariably the outstanding events of each new automotive year. But there has never been a time when it was so important to visit your dealer's showroom as it is today. The new Cadillacs and LaSalle, now on display, completely sum up all that the world knows of luxurious, personal transportation. They do more. Each presents innovations which point the way to progress for the entire industry... and each is offered at a price which sets the value standard for its field. We urge you to see them today!

PRODUCTS OF GENERAL MOTORS

THE NEW CADILLAC SIXTY SPECIAL—and its companion car, the new Sixty-One—again have no competitors in their field. Leadership has been maintained by adding to all phases of performance and by a remarkable improvement in appearance and appointments.



THE LASALLE V-8

There are also two distinguished new Cadillac-Fleetwoods, the V-8 and the V-16, which further enhance Cadillac's reputation as leader of the fine-car field. Motorists who want unlimited luxury, comfort, safety and performance will find these splendid new Cadillacs completely fulfill their desires.

THE BRILLIANT NEW LA SALLE represents an almost unbelievable advance in roominess, comfort, luxury and safety. And its Cadillac V-8 engine is the smoothest, quietest and finest performing power plant ever offered in a medium-priced car.



MRS. ERIC PHILLIPS of Toronto, at the nineteenth hole after a round of golf at the Seigniory Club, where she was a visitor.

—Photograph by Associated Screen News.

WORLD of WOMEN

These Go To the Head

BY ISABEL MORGAN

THE cycle is complete—hair nets have arrived to be worn by the younger generation. The new hair-nets rejuvenated through colors are in shocking pink, orchid, green, slatey blue, red or Copenhagen. They seem like the very gay grandchild of the drab "natural" colored nets of brown, black, etc., that our mothers wore. For upswept hair (which most of the debs are wearing at their coming-out parties) is as good an inducement to wear the hair up as any. In the rosy colors they suggest a good idea for a face veil, "complexion veil" type, the cap shape making it very simple to use.

There's no need for anyone not to look beautiful with the new make-up veil. It not only hides defects but gives an allure which enhances the complexion and the color of eyes and hair. With veils so definite an accent to hats this season, the creative milliner has thought up something new and flattering—the "Make-Up" veil. This is in two different colors, the top of the veil which covers the eyes a blue-purple which sheds becoming shadows. The remaining section is rosy, giving a glow to the cheeks. It pays a very delicate and charming compliment to any complexion.

Carrot Plus Rabbit

CARROTS to the head! Following flower toques come the vegetable ones, amusingly tied up with the theme of the dress. Recently, in the

little salons of a well known *parfumerie*, there were numbers of gay flower toques created to strike the keynote of the various flower perfumes for which the frocks were designed. But the payoff, as far as naturalistic headdresses were concerned, appeared in a forward jutting bouquet of real live carrots tipped over the right eye, becomingly worn with a black and white print depicting little rabbits browsing over the entire surface. No perfume was cited for this—probably *Foret Vierge*.

A Topsy Fashion

FOR those of us who have been faced with the problem of the short back hairs that refuse to fuse into a smooth, svelte upline, here's a suggestion. A suggestion, we must admit, for the very young with a flair for originality. At a recent fashion show one of the most beautiful mannequins, wearing her hair up, made a tiny stiff pigtail of her short back ends and tied it with a piece of ribbon to match the first hat she modeled. It caught everyone's eye, and now we're wondering whether this nursery fashion will be promoted into the drawing room. Two sweet young things at the Creche Ball in Toronto, wore their hair up but wore the short ends down in three tiny little ringlets falling down the back of the neck. The effect was charming with their strapless evening gowns and hooped skirts.



LORD MIDDLETON, who is coming from England to take part in the Royal Winter Fair which takes place at Toronto, November 15-23. He is seen at his desk at Birdsall House, Yorkshire.

On the Scent

AND speaking of perfumes, a little package arrived at our desk recently. When the wrappings were removed we found a little box in that strange shade called "Shocking Pink." On removing the inner gold paper wrapping we discovered an enchanting little flacon of perfume bearing the name of one of France's best-known designers. The flacon is made in the shape of a dressmaker's dummy with a "gold" top around which a miniature blue tape measure is swirled and over the front where it is fastened with a gold seal bearing the designer's initial. The perfume is a spicy sophisticated fragrance of the type that blends well with furs and rich, luxurious fabrics.

"We wish we could play Lady Bountiful," we said to ourselves as the fragrance spread itself about the editorial desk, "and give one of these to every reader of the 'Dressing Table.'" Well, the upshot of our benevolent desire (and some pulling of wires) has resulted in our having just two hundred of these little flacons to send to those who send their names and addresses to Isabel Morgan, "SATURDAY NIGHT," 73 Richmond Street, W., Toronto. Since the supply is strictly limited to this num-

ber the rule of "first come, first served" will have to be enforced, but a number will be reserved for readers in the West and East in order to give their letters time to reach us.

New York Pastoral

ONE of New York's haughtiest stores has gone quaintly rural with a shop called the London Herb Farm Shop. This charming and spicy little section, a branch of the British shop of the same name on Audley Street, London, where the Royal family is said to love to shop, includes products for eating, bathing, scenting the house and medicinal purposes. The Herb Farm ensconced on little grocery store shelves in a corner, smells like nothing describable out of poetic prose. It mingles the aroma of milk of peaches for the skin, pomander balls (oranges stuck with cloves) to hang among the blankets, and British vinegars and spices to intrigue the little woman behind the salad bowl. Tea is served at four o'clock, and the big moment is the arrival of a plate of English muffins, topped off with a luscious concoction that is not only sweet but smart. This is London Herb Farm jelly in the season's favorite shade—violet.

THE DISTAFF SIDE

Why Go to Capri, Anyhow?

BY MONA GOULD

I OFTEN get very cross with people: people who say, "Why don't you write a truly Canadian novel. . . Why don't you write a truly Canadian play. . . Why don't you?"

Well, to begin with, I sometimes wonder if their idea of something containing the very essence of Canada wouldn't be too full of virile heroes proclaiming the "Maple Leaf Forever" (in sturdy baritone) to be borne. I really am afraid that their conception demands that. And I'm not quite up to it.

And I've made an important discovery. Something truly Canadian would have to be a crazy quilt of bits of Scotland, Ireland, England, Spain, and what have you. Because our country has a good many angles. Of course I'll admit that I'm new to the north, but around Georgian Bay are some of the loveliest spots in the world. I say that calmly and with assurance. . . some of the loveliest! There's a corner near Wiarton that is a "dead ringer" for a corner of Capri (I got that from some one who has lived in Capri). All right then, why go to Capri? Well, I didn't intend to, anyway.

IT'S a funny thing about living here. I never really get that "O Canada" feeling till the Autumn, and then I'm acutely Canada-conscious till the first snows fall. After that it might as well be Switzerland. . . it looks like it, even. Up here where we're surrounded by hills, and ski-ing is a sport to be reckoned with, it's quite Tyrolean in December and January. (Of course we've very few *yodellers*!) But just now it's distinctly Canadian.

Well, you asked for it! If you drive out of Owen Sound (Whee! I feel just like Richard Haliburton!) past Presqu'île, where the slate-grey rocks at the water's edge are covered with yellow star moss, and on and on into Big Bay which looks more like a Maine fishing village than most of the villages in Maine (rusty brown fishing nets drying in the sun, and an old rickety dock, with the long combers, fretting against the ancient weathered timbers), along Colpoys Bay toward Wiarton on a high winding road, you'll come to the spot that looks just like Capri!

The Pioneers

OF COURSE you must resign yourself to driving for miles and miles high on a cliff-top on a narrow dirt road, most of the time hemmed in on one side by satiny white birch trees and evergreens. (It really isn't a hardship!) Every so often you pass the crumbling ruins of a stone or log house, mute reminder of our pioneer stock (not so far back), stone fences built infinitely small flat stone upon small flat stone for

fields and fields so that your back ached just with thinking of the builder!

And all along the road side little scrubby russet bushes flaming with scarlet berries; bitter-sweet like drops of blood; haw berries of an indescribable Chinese red, lacquered looking; and little unknown crimson and grape-purple berries. And the ferns! I'm not a fern fancier, green ones leave me cold, but the forest floor . . . just now . . . with great feathered fronds all turning from bright gold to coffee color, and all the rich tawny "between" shades, great stretches of them, like a Gobelin tapestry!

And Someday . . .

AND then when you come to a propitious spot where you can scramble down from the high road to the rock-strewn shore, and you seem to be just opposite White Cloud, Hay and Griffith's Islands, then—stand and look out to the wild and rocky opposite cliffs, curving in to hold the bright blue water—and that is the spot that is just like Capri. There's no use going ga-ga about it. It's just still and wild looking, and utterly beautiful!

After you've looked and looked and let that strange sense of remoteness and mysterious quiet fill you to the brim, and you've wondered to yourself how such fantastic shadings of violet and hyacinth could come about out of thin air, you can go back up to the crest of the high road.

Of course one of these days someone is going to look and look in that place, and never leave it! They're going to buy one of those crumbling old ruined farmhouses and start something. It wouldn't be a bad place to live, you know, when you could turn your eyes to a Shang-ri La whenever the world pressed in too close. (No. . . I haven't bought it, yet!)

IT'S but a little drive, then, if you turn to the left in Wiarton, and follow the road round turns, up hill and down dale, in among the shifting sand dunes to deserted Sauble Beach. It's good fun driving down the damp, packed sand along the water's edge, the little stick-legged sand pipers scuttling along at your side. If you're lucky you'll get a sunset. It's a sight, painting the water in perishable fragile colors, and withdrawing slowly into winy dusk. And then back on to the main road past sheep who gaze at you out of their funny pied faces. They look like Minstrel men who started to make up for their opening scene, and never quite got all the burnt cork on! The sound of hollow melodious cow-bells drifts across the twilight, and pretty soon you're at your own town's outer edge and "Capri" is a day away!

Smooth as Satin



Elizabeth Arden's
dusting powder
in a lovely new box!



A shiny new pink and white box, now contains Elizabeth Arden's famous Dusting Powder . . . that does so much to make you feel and look fresh as a daisy. Your girle slips on easily over its satin-smoothness, your lingerie doesn't cling . . . and how exquisitely cool and soft your skin feels! In 2 lovely fragrances . . . Snowdrift, and Illusion.

Ardena Dusting Powder, \$1.10 and \$3

Elizabeth Arden

Salons:

Simpson's—Toronto
2084 Peel Street—Montreal

NEW YORK LONDON PARIS TORONTO

"You're a Magician, Burton!"



A MONTH'S FREE TRIAL—Write or phone to the Tea Market Expansion Bureau, 2004 Royal Bank Building, Toronto (or to our offices in Montreal, Winnipeg and Vancouver) and we will gladly arrange to serve a cup of tea at four o'clock for one month to your office or factory staff without cost or obligation to you.

Tea
revives you

TRAVELERS

Mrs. J. W. Spencer who, with her daughter, Miss Myfanwy Spencer, left recently for England where Miss Spencer will continue her art studies in London, expects to return to Victoria for Christmas.

Colonel and Mrs. Walter Ray have returned from their country house at Les Eboulements and will spend the winter months in Quebec at 61 Grande Allée.

Miss Winnifred Plummer has returned from England and has taken an apartment on Crescent Road, Toronto.

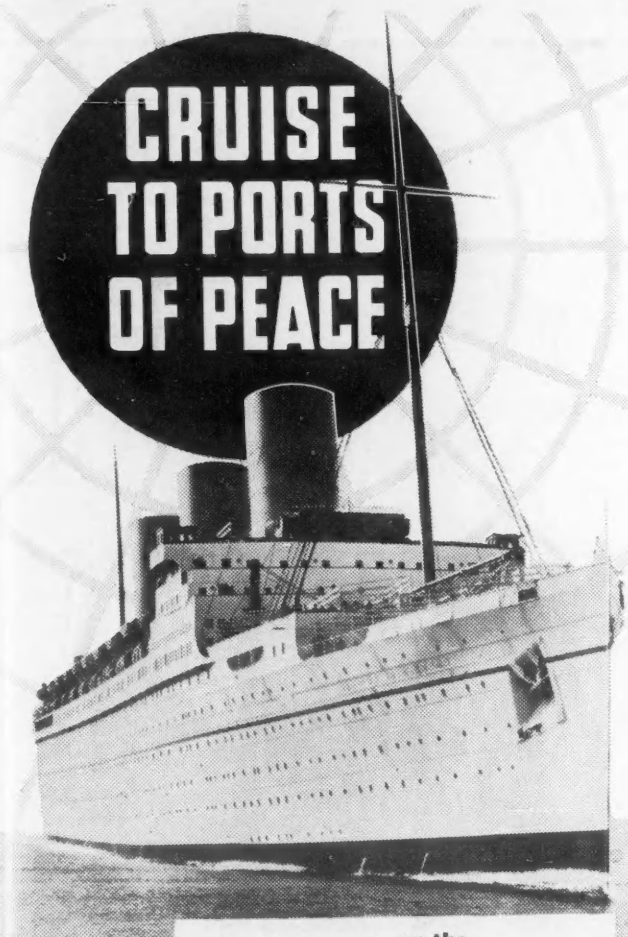
Mr. and Mrs. Fane Sewell, who left in June for Victoria and Vancouver, have returned to Toronto.

Miss Anne and Miss Jane Carsley, who have spent the summer with their grandparents, Mr. and Mrs. C. L. Carsley in Montreal, have returned to Winnipeg to join their parents, Mr. and Mrs. E. J. Carsley.

Mrs. Alex Young, who has been in Toronto visiting her son-in-law and daughter, Mr. and Mrs. Donald E. Stewart, has returned to Quebec and is staying with her son and daughter-in-law, Lieutenant-Colonel and Mrs. C. A. Young, before leaving to spend the winter months in Florida.



THE SAFE AND SAVE
HOT-SHOT
ANTI-FREEZE
PRODUCT OF GOODERHAM & WORTS, LIMITED



on the

Empress of Britain

Eighth Annual
127-Day World Cruise
from New York January 7, 1939

Visit five continents, twenty-three countries while you enjoy your private apartment aboard the largest World cruise ship the EMPRESS OF BRITAIN, with her tennis and squash courts, her swimming pools and her every facility to make this "the World's greatest travel experience."

BOOK NOW!

Fares from \$2300 which include shore excursions.

Full information from your travel agent or E. F. Thompson, steamship general agent, Canadian Pacific Bldg., Toronto.

- * Madeira
- * Gibraltar
- * Algiers
- * Monaco
- * Naples
- * Athens
- * Beirut
- * (Damascus & Baalbek)
- * Port Said
- * (Cairo, Luxor, Thebes, Karnak)
- * Bombay
- * (Delhi, Agra)
- * Colombo
- * Penang
- * Singapore
- * Bangkok
- * Hong Kong
- * Manila
- * Bali
- * Batavia
- * Durban
- * Cape Town
- * St. Helena
- * Rio De Janeiro
- * Bahia
- * Trinidad
- * Havana

Canadian Pacific

Always carry Canadian Pacific Express Travellers Cheques . . . Good the World Over

SHE COULD NEITHER WALK NOR SLEEP

Arms and Feet Swollen with Rheumatism

This woman suffered for many years. Pain sapped her strength until she lost hope of recovery. Many remedies were tried, but nothing broke the grip of her crippling rheumatism. At last her husband persuaded her to try Kruschen Salts:

"My arms and feet were swollen with rheumatism," she writes. "I could not walk nor get regular sleep, and nothing did me any lasting good. I was so hopeless of ever getting better, I lost my good nature entirely. Then my husband persuaded me to try Kruschen Salts. After two weeks I began to feel better. I persevered, and in six weeks, I was doing housework. Later, I was able to go for a walk. Now I am free from pain and I feel grand."—(Mrs. J. F. W.)

Rheumatism is commonly caused by deposits of uric acid crystals, which lodge in the muscles and joints. Kruschen helps to break up these deposits of troubling crystals and to convert them into a harmless solution, which is removed through the natural channel—the kidneys.



HEINZ KEEPS IN THE VITAMINS

No matter how careful mother may be in the preparation of baby's diet much of the Vitamin value may go up in steam. Heinz Strained Foods are the answer to this problem.

Vegetables, soup, cereal, fruit—12 kinds—are all "just what the doctor ordered." The ingredients are rushed from gardens to Heinz kitchens. Their freshness is always beyond question. They are cooked and tinned in their own natural juices and in the absence of air to preserve the valuable vitamins and mineral salts.

FREE BOOK FOR MOTHERS

H. J. Heinz Company has prepared a complete and interesting book on infant feeding entitled "What Shall I Feed My Baby?" Send your name and address to H. J. Heinz Company, Dept. SN, Toronto.

57

Heinz
STRAINED FOODS



Protect Yourself:

Build up your body-strength with the goodness of the prime Beef in

BOVRIL

Dall's
Write for New Catalogue of
LINENS
and
REAL LACES
615-E Granville St.
VANCOUVER
CANADA



CONCERNING FOOD

A Hangover From Great Britain

BY CYNTHIA BROWN

WELL, well, here we are. Home is the sailor—the very bad sailor wildly seasick—home from the sea, and the hunter—having hunted food lore for two months—home from the hill, with apologies to Robert Louis Stevenson.

I can wish no *voyageur* a more satisfactory home coming. A friend on the dock, a job on the desk, and a book on the presses. Add to this an unprecedented series of gorgeous St. Luke's summer days, and who wouldn't be glad to be back when Canada is her native land? Thanks very much, I had a lovely time. Yes, I ate and drank my way from one side of France to the other and French food and wine are wonderful.

The dining car steward on the boat-train brought the habitant split-pea soup, and I gladly forgot a too well known French *potage* made of lettuce and potatoes. A grilled mackerel left no regret for *truite au bleu*. Canadian roast beef, rare and juicy, sliced tomatoes with the lettuce, and with the Montreal melon, real ice cream, made from cream, not custard powder, seemed very good food indeed. This is a good land, and the food is what you make it. Remember that, and keep a good cook book in the home.

Before we settle down to a comfortable winter discussing local food, please let me take one or two backward glances at the food I ate in Great Britain.

It is astonishing that with nothing between but a narrow channel the years have done so little to link French and English food. They are still as different as night from day. It is really amazing that daily human nourishment has so few duplications.

The day one arrives in France one begins with a breakfast of rolls and coffee, and with minor variations one starts each day with that and nothing else. One roll and one croissant, coffee deliberately made with a large proportion of chicory, and if you insist, a little greenage, apricot, or strawberry jam. Take it and like it. The strange part of it being that you do take it, and you do like it, and find it entirely adequate.

Yet the day you set foot again on English soil you order bacon and eggs, toast, coffee, and marmalade, with some fresh fruit thrown in if you're optimistic about the cuisine. And you eat it all—even the stone cold toast.

I HAD to go north to the border to get away from English toast. The Scot has good ideas for breakfast, good ideas, that is, translated into nourishing food. There I got Hinnies and Girdle Scones and oat cakes for breakfast in place of toast. Hinnies I have given you the recipe for in this space months ago. It isn't as important as it once was that you should keep your back copies, you can now buy your "SATURDAY NIGHT" cook book to read on Sundays, and you had better not encourage me to repeat myself. So go look up Singin' Hinnies, and believe me that with jam or marmalade at breakfast they are super. Girdle Scones are much the same type of thing though thicker. They are made with lard and account for the Scot's figure, I understand. Oat cakes are another story. They are tremendously good at breakfast. You should try them. It was from a pleasant young woman in Peterboro, who I am ashamed to say I never thanked for it, that I got this excellent recipe years ago. Use it with confidence. It was originally Scotch.

Oat Cakes

- 1 cup fine Scotch oatmeal
- ½ cup flour (more or less, watch it)
- ½ cup boiling water
- 1 dessertspoonful bacon or beef dripping
- 1 teaspoonful sugar
- ½ teaspoonful salt
- 1 saltspoonful soda.

Mix well, roll out very thin, cut casually, and bake in a moderately hot oven, taking them out before they grow at all brown.

These, besides being excellent at breakfast with the jam or marmalade, are the best of accompaniments to cheese and celery when the troops fall in after a tough engagement at the movies.

My other find in the North, good, gracious, was a suet pudding. When the cold days draw in and fruit salad for dessert seems mighty thinning to the blood, perhaps you might turn to this. Lots of others have survived it, why not you, my pet?

* May we suggest "Cooking—With a Grain of Salt," a cook book we admire greatly. Published by Macmillan in Canada. \$2.75. Astonished author, Cynthia Brown.



MISS PEGGY MARR, debutante daughter of Mr. and Mrs. Norman Marr of Ottawa.

—Photograph by Karsb.



MISS HONOR HEYES, daughter of Mr. and Mrs. S. Torrance Heyes of Toronto, who is among this season's debutantes.

—Photograph by Violet Keene.

Suet Pudding

- 1 cup chopped suet
- 1 cup seeded raisins
- 1 cup molasses
- 2 cups flour
- ½ cup milk
- ½ teaspoon soda
- 1 teaspoon cream of tartar.

Cinnamon, cloves, allspice and nutmeg to suit yourself.

Mix the suet, raisins and molasses. Dissolve the soda in the milk, mix in. Sift the cream of tartar in the flour, add gradually, and finally the spices. Steam it for 1½ hours.

Serve it with the following sauce, unless you care to risk my own suggestion, which is to serve it with hot maple syrup. Sure, it's rich, but when was suet pudding for dyspeptics?

Pudding Sauce

- 1 cup white sugar
- ½ cup creamed butter
- 1 egg
- 1 teaspoon lemon juice, or vinegar.

Beat for 15 minutes and then scald it in a double boiler, stirring it occasionally and adding the cider vinegar or lemon juice at the very last.

Tea was naturally my favorite meal in England. I had learned, being a teachable creature, to drink and enjoy beer at five o'clock in France, but how delightful it was to return to a magnificently appointed tea table in an English house! Hot biscuits, pungent sandwiches, wild strawberry jam, shortbread, almond cookies, thin brown bread and equally thin, white, well buttered, a light fruit cake and a chocolate cake... these were all on the table that first afternoon... Can we 'em yet. The chocolate cake I brought home to you. Here it is, authenticated by a whizz of a good cook.

Chocolate Cake

- ½ cup butter
- 1½ cups fine granulated sugar
- 3 eggs, beaten separately
- 7 tablespoons cocoa mixed to a paste in a very little boiling water
- 1½ cups flour
- 1 cup milk
- 1 tablespoon baking powder
- 1½ teaspoons salt
- 1½ teaspoons vanilla.

Cream butter and sugar. Add the egg yolks one at a time, then the cocoa paste, the milk, the flour, sifted with the baking powder and salt, then the vanilla. Lastly fold in the whipped egg whites.

Bake in layer tins for 40 to 45 minutes in a 300° oven.

With which I leave you, to go lie down and recover from my holidays.

TRAVELERS

The Bishop of the Arctic, Right Rev. Archibald Fleming, and Mrs. Fleming have sailed from Montreal, via the Aurania, to spend six months in England.

Mrs. A. Sidney Dawes and her daughter, Miss Joan Dawes, of Montreal, sailed on October 22, on the Empress of Britain for France. Miss Dawes will study in Paris during the winter.

Mrs. E. A. Whitehead has returned to Montreal from her residence at Dorval. Lieutenant-Colonel and Mrs. G. Victor Whitehead and their family,

CYNTHIA BROWN'S COOKING—WITH A GRAIN OF SALT

WITH MOTIF ILLUSTRATIONS BY ANNE MONKMAN AND AN INTRODUCTION BY B. K. SANDWELL

\$2.75

Here is a book for those on pleasure bent—for those who eat, not because they must but because they love it—and for those who plan or cook in the same free, glorious spirit. It may be a dinner for a visiting Maharajah—a symphony from Bortsch to Bombe. It may be a two-course meal on cook's night out. Cynthia Brown puts her heart and experience into both. She knows how good, smart food should

look, taste, and linger in the memory—and what makes it that sort of food—and tells you how it's done. So much for the Cooking. As for the Salt—it's Cynthia Brown's own light-hearted comment that has endeared her to readers of *Saturday Night*.

"Unusually readable... first-rate humorous writing."—William Arthur Deacon in *The Globe and Mail*.

From all good bookstores or from Saturday Night Book Service

MACMILLAN

Naturally I prefer CRAVEN 'A' quality!

You too will prefer Craven 'A' cork-tipped—because they do not affect the throat.

20 for 25c.
ALSO IN TINS 50 for 60c.
Same price as in England.

MADE SPECIALLY TO PREVENT SORE THROATS

CRAVEN PLAIN (Without Gork-Tips) SAME FINE QUALITY AS CRAVEN 'A'.
in Green Packets 20 for 25c. Carriers Ltd., London, Eng.—150 years' reputation for quality.

who spent the summer with her, have also returned to Montreal.

Mr. and Mrs. Lennox G. Black have returned to Montreal from their residence at Ile Bizard, where they spent the summer.

Captain and the Hon. Mrs. Fairfax-Lucy have sailed from New York on the Normandie for England.

Mrs. A. L. Ellsworth and Miss Elaine Ellsworth have returned to Toronto from a visit to New York.

A WARM BATH WILL Give New Life! TO YOUR EVENING!

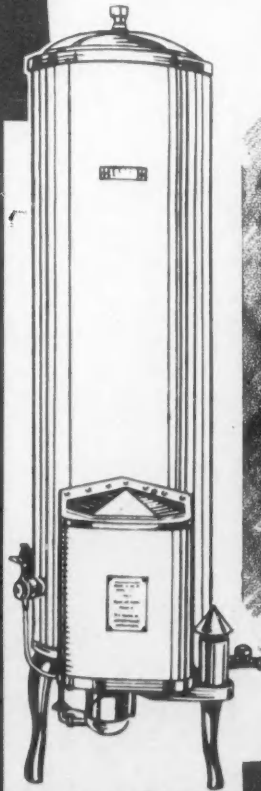
If it is a bath that is needed, and there is a HOT-TOP in the home, there is positive assurance of a plentiful supply of hot water.

No need to telephone from the office for mother to light a water heater—the small gas flame of the HOT-TOP ensures plenty of hot water to anticipate your demand for that warm bath.

HOT-TOP is so easy to own. It can be paid for over five years. There are no extras, no carrying charges.

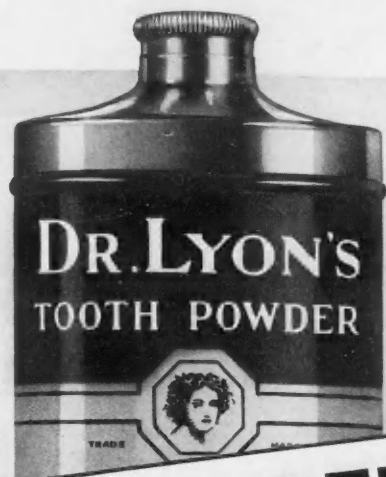
Let us tell you more about it. A visit to our stores will convince you of its great possibilities for your home, or telephone us and we will send our representative with full particulars.

HOT-TOP
5 years to pay!



THE CONSUMERS' GAS COMPANY
55 ADELAIDE ST. E. 2532 YONGE ST. 732 DANFORTH AVE.

Do As Your Dentist Does— when he cleans your teeth



USE POWDER

All Cleansing Properties
No Acid, No Grit, No Pumice
Cannot possibly injure or scratch
the softest enamel
Costs Less to Use

NOTHING else cleans and polishes teeth more quickly and leaves them more naturally white—than POWDER.

That is why your dentist, when cleaning your teeth, as you know—almost always uses powder.

As it is only the powder part of most dentifrices that cleans, a dentifrice that is all powder just naturally cleans effectively. Dr. Lyon's Tooth Powder is ALL POWDER—all cleansing properties.

For over seventy years many dentists everywhere have prescribed Dr. Lyon's Tooth Powder because normal teeth simply cannot remain dull and dingy looking when it is used.

Dr. Lyon's Tooth Powder cleans and polishes the teeth in a harmless and practical way that leaves them sparkling with natural brightness. It leaves your teeth feeling so much cleaner, your mouth

so refreshed and your breath so sweet and pure.

Dr. Lyon's Tooth Powder is a special dental powder developed for HOME USE by a distinguished practicing dentist. Free from all acids, grit or pumice, it cannot possibly injure or scratch the softest enamel as years of constant use have shown.

Even as a neutralizer in acid mouth conditions, Dr. Lyon's is an effective antacid.

Brush your teeth with Dr. Lyon's Tooth Powder regularly—consult your dentist periodically—eat a diet rich in minerals and vitamins, and you will be doing all that you can possibly do to protect your teeth.

Dr. Lyon's is more economical to use. In the same size and price class Dr. Lyon's Tooth Powder outlasts tooth pastes two to one. Even a small package will last you for months.



A YEAR ago this woman came to my Salon and said: "I've never done anything for my skin, but your advertisements have made me feel I'd like to try. Will you tell me exactly what I should use?"

"Certainly," I said. "You've a good skin, but it's dry. You need Cleansing Cream and Juniper Skin Tonic every night, and Orange Skin Food to supply those tissues."

"In the morning, more Juniper, and then a day-long finish with Petal Cream, Dry-skin Powder, Paste Rouge and Lipstick."

I met her at a party recently, looking, as she said herself, "a changed being." "I can never thank you enough," she said. "Since I've looked after my skin regularly, I've felt younger, my clothes have suited me better, and I've found new interest in life. If only women knew what a difference it makes!"

You can get my preparations from any of my agents and do ask for my book "Speaking Frankly"—or write to me for it: Jane Seymour, 208 King Street West, Toronto. My Bond Street Salon is at 21-22 Grosvenor Street, London, England.



Jane Seymour

BEAUTY PREPARATIONS

Broadway Theatre



"DAME NATURE." Lois Hall and Jessie Royce Landis in the Theatre Guild's presentation of the French play which is Broadway's current sensation.

Massey Shows "Abe" Growing

BY JOHN E. WEBBER

EVEN at your distance from Broadway, echoes of the hosannas critics raised to Raymond Massey's Lincoln, in Sherwood's great play, "Lincoln in Illinois," must have reached you. It's a memorable portrait, and in one critic's opinion is "destined to become one of the classic characterizations of our time." To us the portrait is chiefly remarkable in that it is drawn without highlights and consists largely of the drab, simple and seemingly inconsequential details that were Lincoln's life before destiny cast him for a major role in a world drama. But these simple elements were good enough for Mr. Sherwood, to whom Lincoln's greatness was his simplicity, his overflowing heart, his artless honesty, compassion and loneliness of soul, the qualities that pointed the way to his immortal fame. And the same simplicity and apparent artlessness of Mr. Massey's acting methods seemed to us precisely suited to the delineation of the character. Sherwood has drawn, the mental equipment of the actor such as could interpret and present the greatness-to-come that was Lincoln's. In his hands Lincoln visibly grows from the lanky, awkward, loose-jointed youth of log cabin days, tutoring in the language he learned to adorn, to the sad-faced President-elect leaving on leaden feet for Washington.

Great American Josh

"SING Out The News" is one of those vociferous, agile and always merry stage revues of current affairs, social and political, begun for this part of the world in "Of Thee I Sing" and repeated since in "As Thousands Cheer" and "I'd Rather Be Right." The present offering, by the authors of "Pins and Needles," is joyously, maliciously and impartially (with perhaps a slight leaning to the Left) satirical of Dictators, Republicans, the New Deal, F.D.R., Café Society, Newark, N.J., popular plays and so on. One of its happiest scenes is devoted to the energetic daily and hourly calendar of Mayor LaGuardia, the beloved of all and patron saint of the revue's progenitors. They pay more acid respect to the Republican party in a song, "I Married a Republican," whereupon an angel descends from heaven, New Deal inclined, but finally persuaded by the politicians to renounce his faith and be their candidate. To balance this, politically, the Congress Minstrels, in another merry scene, take up the White House refrain, "To hell with Congress," and other solemn jibes at interference with its powers. The "News" is sung and danced by colored groups as well as white groups, the Harlem scenes not overlooking the very topical lottery rackets, so recently in the big news.

George Kaufmann and Moss Hart have lent kindly aid to the uptown production and no doubt have done much to make material, indigenous to the Labor Stage, into good Broadway entertainment.

Coming After "The Women"

CLARE BOOTHE'S latest comedy venture "Kiss The Boys Good-Bye," does not quite measure up to her former triumph. Perhaps "The Women" had led us to expect too much of her. Her malicious wit is still at work, working overtime perhaps, and wise-cracks come with the rapidity of machine-gun fire as she flays, impartially as to sex, the members of a group of wits and worldlings she has assembled for analysis at a country house. To the house party a malignant movie director has brought a voluble Southern belle on a pretext of having her cast for the role of Scarlet O'Hara. For the chief target of Miss Boothe's satire is the Hollywood search for a cast for "Gone With The Wind," a search in which all the feminine world joined. As the Machiavellian director had planned, the Southern chatterer only bores the movie magnate (as she did one member of the audience) with her verbal Niagara, and in his reaction he settles on the director's real choice.

The plot is as thin as that, the morals as thick. However, the wit, sometimes too rapid for our own celebrations to follow, saves the comedy and serves it well. For Brock Pemberton, the producer, reports the attendance as breaking all records, even that of "The Women."

Stronger Than Tobacco Road

"BIG BLOW," the Federal Theatre's opener, is Theodore Pratt's dramatization of his own novel of life in the crackerland of Florida, and a good lusty melodrama he has made of it. From Nebraska to this desert crackerland comes a family to take up farming, and it is of their trials and tribulations among the decadent cracker folk, beside whom the Jeeter Lester of "Tobacco Road" would qualify for the social register, that the story deals. The Big Blow of the title is a terrifying Florida hurricane for which Sam Goldwyn is said to have lent his realistic sound effects. Only from Hollywood could come such a contribution to nature.

Sin Begins With Smoking

"DAME NATURE," the Theatre Guild's first offering of the season, adapted from the French of André Birabeau by Patricia Collinge, an actress of note, leaves audiences, as it left critics, with mixed feelings. So much depends on the approach. In the adaptation we suspect that some of the original French soil has been gently shaken from its roots, leaving the way open for our more conventional audiences to view it in the purer realm of fancy. There it becomes a play of charm and real human appeal which one A. A. Milne, for instance, might have translated into a fairy tale.

It is the story of two youngsters, a school boy of 16 and a girl of 15, facing the prospect of parenthood. He is the poor-little-rich son of marital discord, babied by a scatter-brain flirtatious mother, who helps along the illusion of her own youth by keeping him in knee pants—and held aloof by a disillusioned father. The girl is a capable little orphan Annie, proprietress of a tiny stationery shop, left her by an aunt, which the school boys patronize. In that little shop and its room beyond, the lonely boy finds a real home and freedom; to the girl, his presence there means companionship. As told it is a story of innocence betrayed on one occasion by Dame Nature. And while the biological fact may be momentarily startling and will shock the bridge tables no end this winter, we are soon absorbed in the youngsters' joyous acceptance of the situation, their happiness in the "discovery" and their practical and secret plans for the coming event. It is this surprise from the expected that sharpens interest. The only cloud in the youthful happiness comes with the attitude of the elders, particularly of the belligerent parents, their point of view—another "discovery" for the children. But even parent hearts warm eventually to the little offspring and, in the sudden awakening, to each other. Fortunately the entire mood of the play is comedy, freely sprinkled with delicious humor. The mother, for instance, who "thought boys began with smoking" and was "yesterday a personality, today a grandmother," is its chief butt. The character drawing and acting, with Jessie Royce Landis as the mother, Onslow Stevens as the father, Montgomery Clift as the boy and Lois Hall as the girl, are all one could ask. "Dame Nature" is the season's first important play.

Lieutenant-Colonel and Mrs. Hamilton Gault, who are on a visit to Canada from England, spent the week with friends at Ivy. Upon their return to Montreal they proceeded to Isle Bizard, where they will be the guests of Mr. and Mrs. Clive G. Benson for a few weeks at their residence "Bois de Chene." They also were recent guests of Mrs. Colin Campbell at St. Hilaire.

Pour la Soirée

GIFT PRESENTATIONS

MIRACLE
GARDENIA DE TAHITI
Lenthéric
TWEED

parfums exquis
Lenthéric

OMEGA

EXACT TIME FOR LIFE

Holds The
World's Precision Record

100,000 of the World's best jewellers feature Omega watches... write to Hatch & Co., Limited, Quebec, P.Q., for the name of your nearest one. With his name we will mail you a booklet illustrating styles which have won for Omega the acclaim of international stylists.

Famed For Precision Since 1848

The most for your money

BETTER FIXTURES ARE CHEAPER IN THE LONG RUN

WALLACEBURG

SHOWERS FAUCETS

ASK YOUR PLUMBER

The Art of DRYCLEANING

Ever since 1879 we have kept young and progressive in equipment, methods and ideas.

WE SERVE YOU BEST

"My Valet"

Head Office & Order Department
KINGSDALE 4153

Play Clothes

BADMINTON
Shorts—Short Dresses—Skirts.
Quality Flannel or Doekin.

BOWLING
Tailored Skirts with Pullovers.
Tweeds—Tartans or English
Doekins.

FIGURE SKATING
Flare and Circular Silk Lined
Skirts — Pullovers.
Chamois Jackets—Gay English
Windbreakers.

CURLING
Slacks and Jackets—Wool
Gabardine.



THE SOCIAL WORLD

By BERNICE COFFEY



MISS ELEANOR O'MEARA of Toronto, daughter of Mrs. David O'Meara, who will be one of the mannequins at the Bridge and Fashion Show to be held by Loretto College Alumnae Association at Toronto.

—Photograph by Miles.

TWO peers of the United Kingdom with distinguished records of Empire service—one having historical association with Canada before Confederation—are coming to the Royal Winter Fair when it opens at Toronto on November 15. Both as Lords Lieutenant are the King's representatives in their respective Scottish and English counties.

The Earl of Elgin, whose grandfather was Governor-General of Upper Canada from 1847 to 1854, will come from his Scottish home in Dunfermline to take part in the Fair's formal opening, and, among other functions, to judge Aberdeen-Angus cattle, the hornless black breed Scotchmen call "Doddies," of which there is a large entry at this year's Fair. As Edward James Bruce he is the tenth earl since the creation of the barony of Bruce in 1603, later to be known as the earldom of Kincardine and barony of Bruce of Torry, until the title of Elgin was assumed in 1849 when the present earl's ancestor was in Canada. Since 1935 he has been Lord Lieutenant of Fife. His war service was recognized in 1919 by King George V conferring on him a commandship of the Order of St. Michael and St. George and five years ago he was given the Scottish order of Knight of the Thistle.

The Countess of Elgin before marriage was the Hon. Katherine Elizabeth Cochrane. She is a member of the Order of the British Empire. They have six children, three boys and three girls, the eldest son, Lord Bruce, being heir.

The earl's great-grandfather, Thomas Bruce, British diplomatic resident in Belgium, Prussia, Turkey, and Greece, had almost a hero's triumph while at Athens in 1811 in saving from loss and securing for the British nation the magnificent collection of sculpture, the finest of

Greek antiquity, known as the "Elgin marbles." Most of this priceless art treasure is in the British Museum with a part at Broomhall, the family seat of the Elgins.

Lord Middleton

LORD MIDDLETON, who will judge the hunter classes at the Royal Horse Show, is Lord Lieutenant of the East Riding of Yorkshire (the only English county divided by an old law into three "ridings," i.e., "thirdings"). He served in the Great War in Mesopotamia (1915-19) and later was in India with the former crack cavalry regiment, the 10th Lancers. In northern India, Behar and Bengal, he won wide repute as an especially able horseman, a dashing fearless "pig sticker" (wild boar hunter), and poloist. Later he commanded the 5th Battalion, "The Green Howards," a Yorkshire unit enjoying locally a romantic standing like that of the Sherwood Foresters to Robin Hood. He has the Military Cross for distinguished Great War service and his faithful old charger is still a pet pensioner on the Malton estate. Besides being chairman of several commercial enterprises, Lord Middleton is director of the Royal Agricultural Hall Company controlling the huge arena in London, and has for two years been unceasingly active as judge at English county horse shows and as president of the Hunter Improvement Society of Great Britain. His own stables at Birdsall House, Malton, Yorkshire, are stocked with some of the finest hunters in England. Lord and Lady Middleton, both of whom are coming to Toronto, have two sons and two daughters, the heir being the Hon. Digby Michael Godfrey John Willoughby.

French Legation

THE Minister of France and the Countess de Dampierre entertained on the evening of October 23 at a reception at the French Legation at Ottawa. During the evening Miss Genevieve Dorvil and Mr. George Heritier were heard in old French songs and presented a one-act comedy, "Le Reveil de l'Amour," written by Mr. Lionel Laroze.

Regimental Ball

SCARLET and blue uniforms, gold braid and glistening epaulettes added to the brilliance of the scene in the Crystal ballroom of the Fort Garry Hotel, Winnipeg, when the annual regimental ball of the Fort Garry Horse was held. The dance was sponsored by members of Imperial Order Daughters of the Empire. Receiving at the entrance to the ballroom, were: His Honor the Lieutenant-Governor of Manitoba and Mrs.

Tupper, Hon. and Mrs. John Bracken, Mrs. P. J. Montague, wife of the honorary colonel of the regiment; the commanding officer, Lieut.-Colonel S. J. Cox and Mrs. Cox, Major John Queen, Mrs. Colin H. Campbell, Mrs. A. J. Hughes, Mrs. R. F. Rorke, Mrs. W. J. Lane and Mr. Grant Drummond.

Montreal Season

MONTREAL'S social season officially opened on the evening of October 21 with the I.O.D.E. Debutantes' Ball held by the Municipal Chapter in the Mount Royal Hotel, under the distinguished patronage of Their Excellencies the Governor-General and the Lady Tweedsmuir, and also under the patronage of His Honor the Lieutenant-Governor of the Province and Madame E. L. Patenaude. Other patrons and patronesses of the affair were: His Worship the Mayor of Montreal and Mrs. Raynault, Sir Montagu and Lady Allan, Lady Drummond, Hon. Chief Justice and Mrs. Greenshield, Sir Edward Beatty, Air Marshal and Mrs. W. A. Bishop, Brig.-General E. de B. Panet and Mrs. Panet, Mr. Fred Meredith, K.C., Lieut.-Col. and Mrs. Gavin L. Ogilvie, Mr. and Mrs. Morris Wilson, Mr. and Mrs. Rutherford Caverhill, Mr. and Mrs. W. Angus, Mr. and Mrs. William C. Hodgson, Brigadier and Mrs. R. O. Alexander, Lady Guin, Dr. and Mrs. Lewis W. Douglas, Mrs. D. Forbes Angus, Mr. and Mrs. J. W. McConnell, Colonel and Mrs. C. B. Price, Dr. Helen R. Y. Reid, Miss M. F. MacKenzie, Mrs. E. A. Whitehead, Colonel I. H. Eakin, Mr. Pierre Beaulac, K.C., and Mrs. Beaulac, Brigadier-General G. Eric McCuaig and Mrs. McCuaig.

Nearly seven hundred guests attended the ball, at which sixty-four debutantes came out. Mrs. A. T. Stikeman, regent of the Chapter, chairman and general convenor of the ball, and Miss M. F. MacKenzie, honorary regent, received against a background of tall standards of white flowers arranged at the entrance to the ballroom, which was decorated with ferns, flowers and tall standards of white flowers, combined with a profusion of flags.

Marriage

THE marriage of the Hon. Hazel Marion Shaughnessy, daughter of the late Lord and Lady Shaughnessy, to Mr. James Ross Ballantyne, son of the Hon. and Mrs. C. C. Ballantyne, took place quietly in Montreal on the afternoon of Tuesday, October 18.

Armistice Ball

AN ARMISTICE Ball will take place at the Hotel Vancouver, Vancouver, B.C., on November 11. In addition to His Honor the Lieutenant Governor of British Columbia and Mrs. Hamber, those who will lend their patronage are: Brigadier J. C. Stewart, D.S.O., D.O.C., and Mrs. Stewart; Colonel H. F. G. Letson, C.O. 14th Infantry Brigade, and Mrs. Letson; Group Captain G. O. Johnson, M.C., O.C. Western Air Command, and Mrs. Johnson; Lieut.-Commander C. E. McA. Donaldson, R.C.N.V.R.; Colonel W. W. Foster, D.S.O., V.D., Dominion president Canadian Legion, and Mrs. Foster, and Lieutenant-Colonel Victor Spencer, honorary president Branch 142 Canadian Legion, and Mrs. Spencer.

Madame Secretary

A RECEPTION and tea in honor of Miss Frances Perkins, Secretary of Labor in the United States Government, will be given by the Women's Canadian Club on November 7 in Eaton's Round Room, Toronto.

His Excellency

HIS Excellency the Governor General, attended by Mr. A. S. Redfern and Lieutenant R. Scott, R.N., opened the new wing of the Montreal Convalescent Hospital on Saturday, October 22.



THE EARL OF ELGIN, judge at the Royal Winter Fair, Toronto, is seen with his family in the drawing room at his Scottish seat, Broomhall, Dunfermline, Fife. From left to right—Lord and Lady Elgin with David; Lady Alison on the floor with book; at back, Lady Martha and Lady Jean.



M. W. Locke SHOES Go to a PARTY!

Smart black faille as shown, a suede medallion discreetly concealing the gore, a pleated faille bow topping it off—Last Number Four is ready for a party!

You may wear Last Number Two or Three for street wear and every day—but for formal afternoons and evenings you can step into the Last Number Four shoe sketched safely. It's safe for your feet because it embodies every supporting, corrective feature that has made M. W. Locke shoes a boon to women all over the world.

It's the shoe that will make you feel as amiable as you look at teas—and stand in receiving lines with pleasure PLUS comfort. At \$11.

The only genuine M. W. Locke shoes designed and approved by Dr. M. W. Locke, of Williamsburg, Ontario, are exclusive with Simpson's in Toronto and Montreal.

Simpson's

Shops and Other Things

You could tell by the silver and black stars on a maroon background being used on the walls of 100 Avenue Road that something extra special was to be opened . . . sure enough . . . the smartest and most sophisticated gift shop has just been launched by Mr. Jim Ross. Exceptionally fine glass and china . . . gay gourds made into fantastic birds . . . and on the front door, a grill made from common or garden springs painted cream and fashioned in a picturesque bulrush effect . . . oh, everything that is new and attractive has been gathered under the roof of this modern treasure house. Mr. Ross is practical, too . . . an up-to-date lending library is part of the scheme and he and his brother are specializing in picture framing . . . very smart effects along those lines as well as conservative frames that will blend in with all types of rooms.

Don't let this sun fool you . . . Christmas shopping has begun . . . be sure and drop in to 100 Avenue Road and get first pick for your Christmas gifts this year. Jim Ross, 100 Avenue Road.

You must all know ELSIE . . . so there's no need to go into the matter. It might be a good idea to mention that she is having great success with the new hats this year . . . and as you know, Elsie has a way all her own of making the style of the minute a becoming one for you. She is making a number of fur hats just now . . . also using up the odd bit of fur that you may have around. Something that always interests me, is the different age range that is hatted by Elsie. . . Mother and daughter at any rate seem agreed on the hat question! Another point to raise . . . Elsie will remake your last year's hat so that even you won't recognize it . . . but like all successful people, Elsie is busy, so don't leave everything to the last minute and then rush in and expect a new hat at once . . . though if necessary she will even do that. ELSIE . . . 56 Collage Street. Telephone Ki. 7971.

It's nobody's fault but your own if you can't find a dress to suit you from the collection MARNEL has to offer . . . evening triumphs, all of them. You know how hard it is to get that indispensable dinner gown . . . well, Marnel has it. For those eventful dates they have gowns of glamor and glitter . . . but not forgetting that life is not all play, they have some very smart but sober little frocks most suitable for your business hours. Marnel . . . 62 Bloor St. West. Ki. 1600.

Food is not only a necessity but good food is one of the chief enjoyments in life whether we admit it or not! It is to be found just where you'd like . . . downtown on Yonge Street . . . very new and smart is WALLER'S exterior and very good is the food cooked therein. Gay, colorful tables . . . no crowding even though the place may be packed with people trying tempting new dishes at moderate prices. A delicious three-course meal for

35 cents . . . lovely hot rolls and important things like hot plates. If you are a light luncher then for 25 cents you will get more than enough.

WALLER'S is the ideal place to dine before the movies . . . you may be sure of a good dinner for 50 cents or if you are feeling festive and want something "de luxe," you had better order Lobster a la Newburg, Porterhouse steak or Spring lamb chops for 75 cents. Whatever you choose at WALLER'S will have been carefully selected and perfectly cooked. They are food specialists!

WALLER'S . . . 99 Yonge St. They also have a sandwich and coffee bar at 223 Yonge Street, near Shuter St., where tasty sandwiches and fragrant fresh coffee may be had at a minute's notice.

Accessories are terribly important this year . . . every smart woman has one dress that she loves and clings on to . . . but she cleverly builds a whole lot of new accessories around it so that you'd never know the dress from one day to another. Gorgeous but inexpensive costume jewelry . . . smart clips . . . swaggers and very new handbags . . . deftly cut gloves . . . things to wear in your high heels . . . if it's smart and distinctive, CREED'S have it. . . CREED'S, 14 Bloor St. West.

Something obviously had to be done about this craze for knitting your own sweater . . . but quite how nice a thing we didn't guess . . . till Evangeline Shops imported "Munrospun" skirt lengths of tweed, and boxed with that length is enough perfectly matched yarn for your sweater. More than ever now are they knitting their own sweaters . . . and not content with just one, as they come in every color and shade you can think of. The yarn is to be had either in Shetland Knop Yarn or Crest Boucle . . . the skirt lengths in plain light tweed in all plain colors or heavier tweed in any shade you want or that nubby flecked tweed. The skirt length and yarn, nicely boxed, may be had for \$7.95 or \$8.95. At this time of year tweed and sports clothes are terribly important, so a vote of thanks is due The Evangeline Shops for this delightful idea. . . What a Christmas gift! What could be smarter than a hand-knitted sweater worn with a beautifully tailored tweed skirt exactly to match . . . and such a reasonable price. At all the Evangeline Shops. . . Yonge & Richmond, Wa. 6822. . . Yonge & Bloor, Ki. 8323. . . Yonge & St. Clair, Hu. 5779. . . Eglinton at Castleknock, Hu. 5083. . . Danforth at Pape, Hu. 2245.

A word to epicures . . . delicious fried chicken cooked by a Southern chef . . . juicy tenderloin steaks . . . rare nickles . . . these may be had at GEORGINA'S . . . 841 Bloor Street . . . just above College St. . . and if you are round that way at noon hour . . . their 40 cent lunch is worth a trial.

NOV. 12

WORLD'S LARGEST SHIP

Express to England and France. Cabin, Tourist, Third. Roomy cabins. Superb cuisine. Free wines (at meals). Take your car along as baggage.

ASK YOUR TRAVEL AGENT

French Line

1196 Phillips Place, Montreal

375 Bay St., Toronto

ILE DE FRANCE Nov. 19

NORMANDIE . . . Nov. 26



55 NORMANDIE



For Christmas in the Old Land
YOUR OLD COUNTRY GIFT PROBLEM
Solved \$4.50

24 TINS OF DELICIOUS AYLMER CANADIAN FRUITS In Heavy Syrup

Few gifts will create such unique enjoyment as this assorted case of luscious AYLMER Canadian fruits. Delivered free of duty, freight and all charges paid to any city or town address on the mainland of Great Britain or Northern Ireland (country points to nearest railway station). Delivery can be made to the Isle of Man, Channel Islands, or islands off the coast of Scotland for \$1.00 extra.

GIFT CASE CONTAINS


- 6 tins AYLMER Peaches
- 6 tins AYLMER Pears
- 6 tins AYLMER Cherries
- 3 tins AYLMER Fruits for Salad
- 3 tins AYLMER Red Raspberries
- All 24 Squat Tins

NOTE: Orders must be received before November 19th, otherwise delivery in time for Christmas cannot be guaranteed. Place your order with your grocer, or write for further information to

CANADIAN CANNERS LIMITED
EXPORT DEPARTMENT
HAMILTON ONTARIO

AYLMER
AN EMPIRE PRODUCT

Sailings
Wednesdays
at noon



to ALL EUROPE
(Ireland, England, France, Germany)
WASHINGTON - NOV. 16
Also Dec. 14, Jan. 18
MANHATTAN - NOV. 30
Also Jan. 4, Feb. 8

CABIN	TOURIST	THIRD
\$186 up	\$127 up	\$95 up

Pres. Roosevelt
Nov. 9, Dec. 7
Cabin Class \$111 up; Third \$91 up

Also "American One Class" liners weekly
direct to London—fortnightly to Cobh.
Liverpool—only \$105 up.

WEST INDIES CRUISES
Dec. 27, Manhattan, 6 days, \$75 up
Jan. 27, Manhattan, 10 days, \$127.50 up
Feb. 10, Washington, 10 days, \$127.50 up
Ask your TRAVEL AGENT for details

U.S. Lines
10 King St. E. EL. 9116

Mothersills
SEASICK REMEDY



**STOPS TRAVEL NAUSEA
ON YOUR VACATION TRIPS**

**Select Your
"Spot in the Sun"**
On the ocean front in
Atlantic City.

The Hotel Brighton, overlooking the Boardwalk and facing City Park, affording every rich comfort. Hundreds of feet of open and enclosed sun porches.

Ideal Central Location

Cuisine for epicures. Sea water in baths. Fireproof addition. Special Fall rates. Grill—Garage.

Ownership Management



Hotel BRIGHTON
ATLANTIC CITY



**ALL
Inland
Waterways
LEAD
TO**

**The
MOUNT ROYAL HOTEL**

You are coming to Montreal? In search of an unhurried vacation—happy way of travelling, you have perhaps chosen one of the many inland scenic waterway routes of the Canada Steamship Lines by lake and river.

In contrast with the difficulties of the early pioneer navigators, you enjoy the utmost travel luxury and comfort aboard your ship. Your ship leads you toward Montreal. Of course you will be stopping at the Mount Royal Hotel!

J. ALDERIC RAYMOND
President
VERNON G. GARDY
Vice-President & Managing Director.

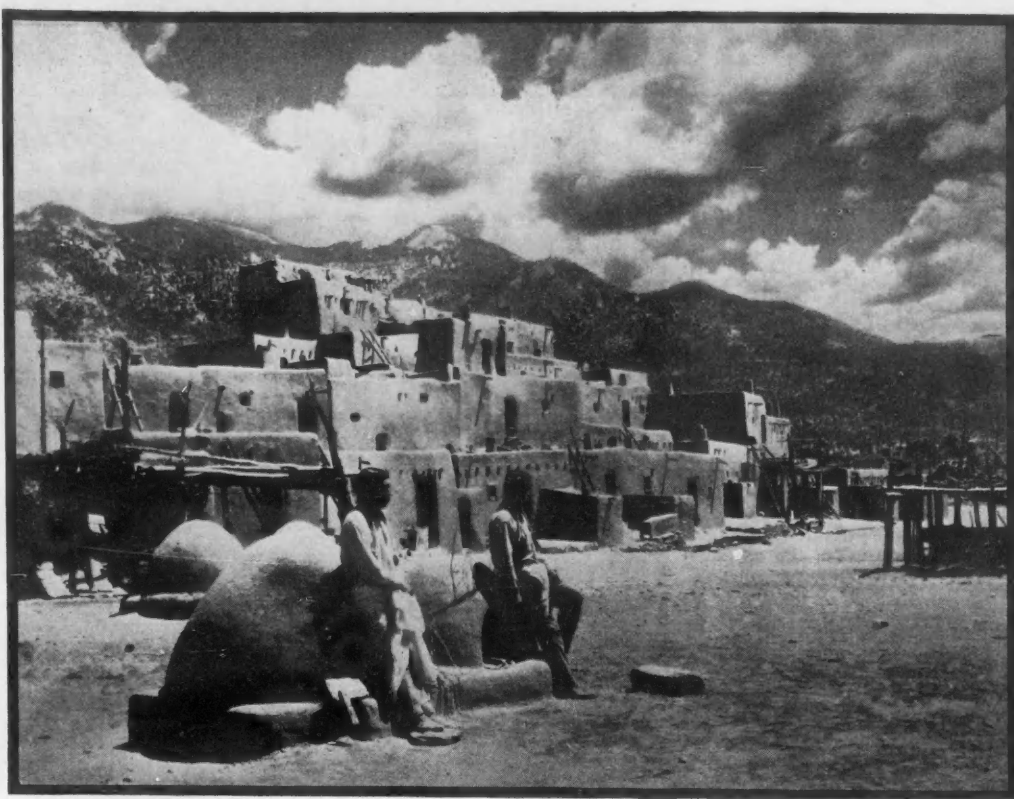


MOUNT ROYAL HOTEL
MONTREAL

Steamship Tickets

Quick, convenient, complete service at any office of American Express. Reservations for any ship, any line, to any port, at regular tariff rates. Also itineraries and hotel reservations arranged in advance.

AMERICAN EXPRESS
Ground Floor, Canadian Bank of Commerce Bldg., 25 King St. W., Toronto, Ont. Egin 523. 1188 St. Catherine St. W., Montreal, Que. Phone Lancaster 6133.



IN THE LAND OF THE CAVE DWELLERS. Taos, the Indian pueblo city of New Mexico, which has now acquired literary fame in addition to its perennial attraction for winter holiday makers. It is reached by way of the famed Indian detour service.

—Photo courtesy Atchison, Topeka & Santa Fe Railway.

PORTS OF CALL

The Glamor of the Southwest

BY JOHN HARVEY

STRETCHING far away from the chilly blasts of winter, the southwestern part of the United States has long been a popular rendezvous for travelers seeking the comfort and gaiety of warmer climes, when many other sections of the country, and Canada, are undergoing the rigors of cold weather.

Train schedules into the warm, sunny regions of New Mexico, Arizona and California, are faster than ever before, and fleets of ultra-modern, lightweight streamliners can perform the near magic feat of converting winter into glorious summer, almost over night.

The territory is noted for its mild year round climate. Famous for its sunshine, the Salt River Valley of Arizona is a mecca for winter tourists, and Southern California, with its little changing semi-tropical temperatures and color, is the greatest natural winter playground in the world.

Scattered through both Arizona and California are numerous desert resorts and dude ranches, offering golf, horseback riding, hunting, hiking and other forms of outdoor recreation, and catering exclusively to winter guests. For the opposite, winter sports are carried on at Yosemite, and in the San Bernardino Mountains in Southern California.

Enroute to the Pacific Coast, a traveler passes through Northern New Mexico, that enchanted empire centering around Santa Fe, ancient capital of the state, and visits the rim of the Grand Canyon in Arizona. Ideal weather conditions, matched by excellent hotels and other facilities, make it possible to explore these two outstanding attractions any day of the year.

Indian Detours

OLD Santa Fe is world famous as a travel center. Here, where the curious life of the Spanish-Pueblo people is found around the old plaza and in every street, is the Palace of Governors, dating since 1608; the Cathedral, most lasting and fitting monument to the work of the Franciscan Padres since the earliest explorations of the Southwest, and the historic chapel of San Miguel, traditionally the oldest church in the United States.

All about Old Santa Fe are many interesting points, revealing the past and present life of the inhabitants of that region, all easily and conveniently reached by the motor car Indian detour service. This service gives travelers an opportunity to get off the beaten path in a country

where the oldest things in America may be seen and studied.

Starting from the beautiful La Fonda hotel in Santa Fe, these detours include the prehistoric cliff dwellings in the Canyon of El Rito de los Frijoles, and Puye, where may be witnessed some of the most remarkable ruins in New Mexico. Another objective is Taos, ancient Indian town at the base of the Taos Range, and 90 miles from a main line railroad. Taos is the highest pueblo in New Mexico, and because of its superb setting, splendid Indian types and changeless, picturesque life, is rich in interest any season of the year.

Other detours are available around Santa Fe, as well as in the vicinity of Albuquerque, where the Isleta detour is accomplished on and off the same train. One four-day detour from Santa Fe includes the Carlsbad Caverns, that famous laboratory set up by Nature underground in the Quadaupe foothills in Southwestern New Mexico. A single one of these caverns has been explored for nearly thirty miles, and in size and beauty is peerless the world over.

The Grand Canyon

GRAND Canyon National Park, the south rim of which is open the year round, may be reached over good highways from either Williams or Flagstaff. Situated in one of the most picturesque and fascinating regions of North America, the Grand Canyon itself is easily the greatest natural wonder on earth, and the one attraction in the Southwest which visitors cannot afford to miss.

Grand Canyon National Park contains 1,009 square miles, an area nearly as large as the state of Rhode Island. To the south and north, the park boundaries follow the canyon rims closely, surrounded by the Kaibab Forest. Eastward, it extends to the mouth of the Little Colorado river and the Navajo and Hopi Indian reservations, within which lies the famous Painted Desert.

One comes upon the canyon suddenly, a titanic gash in the earth, an unexpected drop from a rocky edge in the wooded mesa country, and a sight far beyond description. While the canyon must be seen to be appreciated, some idea of its wonderful grandeur may be gleaned by imagining a stupendous chasm, in places ten to thirteen miles wide, more than 200 miles long, and from 5,000 to 6,000 feet deep.

Far in the depths is the Colorado River which has eaten out the inner

gorge, flanked on either side by huge architectural forms, carved by centuries of erosion from the solid rock strata which lie exposed in great layers to the desert sun, all painted in ever changing colors. Seen at any time the canyon is bewildering and appalling, but especially at dawn and again at sunset, are its most entrancing effects to be witnessed.

As first glimpsed from the rim, the canyon is a geologic marvel, inspiring, thrilling, awesome and sublime. Descend into the chasm along the twists and turns of Bright Angel or Yaki trails, and one after another the canyon forms seem to creep upward and take their places in familiar fashion along the horizon. Not until then do they assume a natural aspect.

Cool summers and mild winters contribute to the enjoyment of a lingering stay at the Grand Canyon. The mountain air is invigorating, the nights are crisp and on most days there is an abundance of Arizona sunshine. Snow may be on the rim during the winter months, but as one ventures down the trails the climate changes into spring, and then summer, with flowers blooming along the river gulches.

Mule trains provide the transportation for taking thousands of persons into the canyon every year, or motor car trips may be taken around the south rim, providing study glimpses of the canyon from different angles. Headquarters for canyon visitors is the luxurious El Tovar hotel, or the more moderate Bright Angel Lodge.

Valley of the Sun

IT IS only a short trip from the Grand Canyon to Phoenix and the Valley of the Sun, where much in the way of rest and recreation is offered the winter tourist. Claiming the sunshine record over any other city in the United States, with scarcely a rainy day during November, December, January, February and March, Phoenix and its surrounding area has a large number and range of resort hotels and guest ranches to suit the tastes of the most discriminating. Visitors flock there from all parts of the world.

In addition to its marvelous climate, fine hotels, miles of glistening ocean beaches, beautiful orange groves and other scenery, Southern California stages many special events to attract and entertain its thousands of winter visitors. The Pasadena Tournament of Roses on New Year's day, with its parade of sixty floats often bearing more than a million flowers, tops these attractions, especially with the addition of the East-West foot-ball classic in the Rose Bowl in the afternoon.

The racing season at Santa Anita, Pasadena suburb, opens December 31 and continues until March 11. This track offers the highest purses known in turfdom, including the famous \$100,000 Santa Anita handicap. And g'amous Hollywood, always an attraction, will open its "Santa Claus Lane" on December 3. This is when Hollywood Boulevard is decorated with artistically designed Christmas trees and set ablaze with more than 10,000 colored lights. A parade of motion picture celebrities, radio stars and bands feature the opening. Then every night until after Christmas, Santa Claus and his float travel up and down the boulevard with different film stars acting as his "court."

The Military Entertain

THE Officer Commanding and Officers of the Royal Rifles will hold their annual Military Ball at the Chateau Frontenac, Quebec, on the evening of Friday, November 4.

The Officer Commanding and Officers of the Quebec Regiment will entertain at their annual Military Ball in the Armories at Beauport on the evening of Friday, November 25.



HEAVENLY COLLISION. The huge meteor crater near Winslow, Arizona, which is an attraction alike to scientists and to winter vacationists in this land of sunshine.

—Photo courtesy Atchison, Topeka & Santa Fe Railway.

UNUSUAL COMFORT AT VERY LOW COST!

In **SEABOARD** Air-Conditioned
Reclining-seat Coaches to
FLORIDA



You can travel comfortably, from Washington to Florida in Seaboard air-conditioned, reclining-seat coaches. You can sleep restfully. Spacious, softly-upholstered individual seats which turn back to a comfortable reclining position. Lights are dimmed. Pillows may be rented for 25¢. No noise—no dust. Wash rooms with hot water, soap and free towels.

ONE WAY COACH FARES FROM TORONTO

Savannah \$26.76	Miami \$37.56
Jacksonville \$30.21	Tampa \$34.46
W. Palm Beach \$36.21	St. Petersburg \$35.21

Havana (via Key West) \$50.81 via rail, motor coach, and ship, beginning December 15th.

Air-conditioned, reclining-seat coaches leave Washington daily at 1:50 PM for St. Petersburg and Miami—and at 2:35 AM for Miami. Convenient connecting trains from Toronto.

For information consult local ticket agent or C.B. Barton, A.G.P.A., 331 Union Trust Bldg., Pittsburgh.

SEABOARD RAILWAY



FOR YOUR LATE VACATION...

FURNESS TO Bermuda

Swing back to midsummer in Bermuda. Enjoy height-of-the-season gaiety... swimming... golf... every kind of outdoor sport. And go Furness! Thrill to rollicking deck sports... festive cocktail parties... brilliant evenings. Remember, Furness gives you the luxury of Transatlantic ships and a bath with every stateroom, regardless of rate.

ROUND TRIP \$60 up including
from New York PRIVATE BATH

Low All-Expense Rates for Bermuda Cruises
6 Days \$74 up 9 Days \$95 up 13 Days \$123 up
Or similar trips of varying duration, including Private Bath aboard ship and accommodations at a leading Bermuda hotel.

Current Sailings: Nov. 5, 12, 19, 26, etc.
Apply to your local TRAVEL AGENT or Furness Bermuda Line,
415 St. Vincent St., Montreal.

FURNESS Leads the way to Bermuda

TRAVELERS

OUT-OF-TOWN guests present in Montreal at the marriage of Miss Anne Coghlin to Mr. Millar Hyde, included: Lieutenant-Colonel J. Reid Hyde, C.B.E., and Miss Kathleen Hennessey, of London England; Mr. and Mrs. Gerald Coghlin, of Geneva, Switzerland; Colonel and Mrs. Cameron Edwards, Mr. and Mrs. A. D. P. Heaney, and Mr. and Mrs. W. E. Creighton, of Ottawa; Miss Constance Dawes and Miss Hazel Hall, of Perth; Mrs. Frank Ross and Mrs. Richard Webster, of Quebec; Mr. and Mrs. Andrew MacLean, of Toronto; Miss Lillian Snowball, of Chatham, N.B.; Mr. and Mrs. Geoffrey Hedges, of Montebello, Que.

Madame Jacquet de Lisle, of London, England, has arrived in Canada by the Empress of Britain and while in Ottawa is the guest of Mrs. Gladstone Murray.

Mrs. Robert Messervy, who has been in Ottawa, has returned to Toronto.

Mrs. J. C. Thomas, after spending the late summer in Vancouver with her mother, Mrs. W. W. Boulton, with her two children has left for England to join Dr. Thomas.

Mr. and Mrs. C. M. Black will remain in Canada this winter occupying their country residence at Ste. Marguerite, P.Q.

Lady Edward Gleichen, widow of Major-General Lord Edward Gleichen, K.C.V.O., C.B., C.M.G., D.S.O., at one time extra equerry to His

EXTRA VALUE

IN SEASHORE LUXURY

Come where fall holidays offer more and cost less. Relax amid luxury. Delightful "Ship's Deck"; luscious food, 250 sleep-inviting rooms, seawater baths. Booklet.

ATTRACTIVE WEEKLY RATES
as low as \$30, per person (2 in room),
with bath and meals.

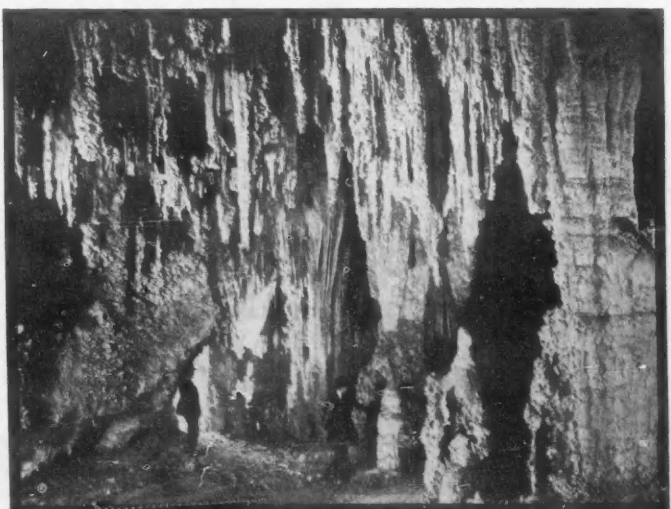
Colton Manor
One of Atlantic City's Finest Hotels
Pennsylvania Ave. • Paul Auchter, Mgr.

Announcements

ENGAGEMENTS

His Honor Judge and Mrs. A. L. Bonnycastle, announce the engagement of their daughter, Joan, to Captain Henry Rodney de Bussière Greenwood, Royal Engineers, youngest son of the late Colonel H. S. Greenwood and Mrs. Greenwood of London, England.

Majesty the King, has arrived in Canada by the Empress of Britain. Lady Edward Gleichen was at one time maid-of-honor to Queen Alexandra. Mrs. Philip A. Chester has left Winnipeg on a trip to eastern Canada.



IN THE KING'S CHAMBER. The impressive stalactite formations in the world-famed Carlsbad Caverns of New Mexico.

—Photo courtesy Atchison, Topeka & Santa Fe Railway.



YOU SHOULD HAVE A DICTIONARY

EVERY DAY while reading, listening to the radio or conversing, you see and hear words that are unfamiliar to you. Add these words to your vocabulary... acquaint yourself with their correct spelling and full meaning by looking them up in a good dictionary. And the best dictionary is the OXFORD Dictionary... endorsed by leading educational authorities and printed in clear, readable type. A wide range of sizes and prices from the compact Little Oxford Dictionary at 45¢ to the large deluxe Oxford English Dictionary at \$125.00.

Little Oxford Dictionary	45¢
Pocket Oxford Dictionary	1.00
Concise Oxford Dictionary	2.25
Shorter Oxford Dictionary, 18.00, 20.00, 35.00	
Oxford English Dictionary	125.00

A B C of English Usage	.75
The King's English	.90 and 1.75
Dictionary of Modern English Usage	2.25
Oxford Dictionary of English Proverbs	6.25
Oxford Dictionary of Familiar Quotations	6.25
Concise Dictionary of National Biography	7.00
Oxford Companion to Classical Literature	2.25
Oxford Companion to English Literature	4.50

Oxford Dictionaries are sold at all good department stores and book shops

OXFORD UNIVERSITY PRESS

For Your PROTECTION and GUIDANCE



Look FOR THESE NATIONAL MARKS

WHEN you contemplate purchasing articles of gold or silver, you should first familiarize yourself with the National Marks and what they mean.

These marks indicate to the purchasing public the high standard of the article, and that it is wholly of Canadian manufacture. With the manufacturing value of articles of Precious Metals sold in Canada last year amounting to over \$19,000,000, more and more of the reliable Canadian goldsmiths and silversmiths have applied for the license to use these National Marks, issued under the Precious Metals Marking Act, administered by the Department of Trade & Commerce.

Under the Precious Metals Marking Act, the Department has jurisdiction over all articles of gold, silver, platinum, or articles plated with these Precious Metals, whether manufactured domestically, imported, or offered for sale in the Dominion. By means of inspections of articles offered for sale, officials of the Department are able to ensure to the Canadian purchasing public that all of those bearing the Crown or the Heraldic Lion surrounded by the letter "C" comply with the Act. Advertisements are closely checked to prevent untruthful and incorrect statements.

This is another of the many valuable services rendered by the Department of Trade & Commerce by which the public may buy in complete confidence and obtain true value for money expended.

NATIONAL MARKS

The official marks for articles of precious metals are:

The Crown, surrounded by the letter "C", signifies the article is wholly of Canadian manufacture and can only be applied in conjunction with a quality stamp indicating the gold content.

The Lion, surrounded by the letter "C", likewise indicates Canadian manufacture and applies only to articles of silver bearing the "Sterling" mark.

The mark, 10K, 14K, 18K, indicates the gold fineness of the article.

The word "Sterling" indicates .925 silver fineness.

The word "Platinum" indicates .95 pure platinum.

The letters "e.p.s." indicate a base of at least .10 pure nickel.

Silver-Plated hollow-ware must be stamped with the name of the base metal.

Silver-Plated flatware must be stamped with the predominant base metal used if less than .10 pure nickel.

The word "Gold-filled" indicates that the gold content is not less than 1/20-10 karat and is soldered or sweated on the base metal.

T.C. 385 M

DEPARTMENT OF TRADE AND COMMERCE
Ottawa
HON. W. E. EDGAR M.A. MINISTER
J. G. PARMELEE DEPUTY MINISTER

THE BOOKSHELF

Marlborough: Last Phase

BY HECTOR CHARLESWORTH

"Marlborough," by Rt. Hon. Winston S. Churchill, M.P. Vol. IV. Oxford. \$7.50.

WITH this volume a brilliant modern statesman completes the Life of the most illustrious of his ancestors—who was also the greatest of all British generals, John Churchill, 1st Duke of Marlborough. The cogency, pungency and intellectual grasp of Winston Churchill, as a historian, whether he writes of recent or remote events, has seldom been equalled in any age. The task completed in the present volume has occupied ten years and has carried him through one of the most troubled periods—political and military, in modern British history, beginning with the Restoration under Charles II and ending with the dawn of permanent security for the Throne, through the Protestant Succession, as represented by George I, Elector of Hanover.

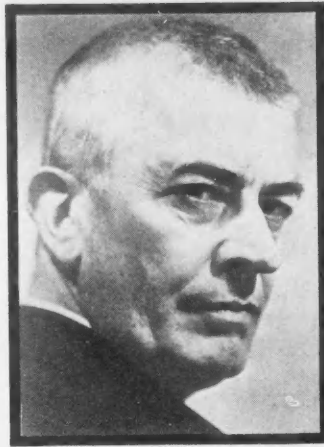
The present narrative begins in 1708 and ends with the great Duke's death in 1722. It covers the period of Marlborough's "fall" from being the greatest man in all Europe—he was, in the later years of Queen Anne's reign, through the malignancy of political enemies, and partly through the weakness and fickleness of the monarch herself, subjected to ignominy, persecution and exile. But his eclipse did not last long. He left England in December, 1712, under a cloud to be received in the Low Countries and Germany as a Prince. He returned in August, 1714, again received like a Prince to become the most powerful figure at the court of the new monarch, George I.

The men who had pulled him down paid a severe penalty. The chief of them whom Marlborough had treated as a son, was a young man of genius, Henry St. John, Viscount Bolingbroke. So far did his insane hatred of his benefactor go in 1711, when he was drunk with power, that he promised France to have Marlborough's head cut off. In the end he had to submit to a much longer exile, and, though finally pardoned, impeachment deprived him from ever re-entering parliamentary life.

Bolingbroke Condemned

NATURALLY Winston Churchill does not share the admiration of Pope and Swift for Bolingbroke, whose double-dealing prior to the Treaty of Utrecht, earned for England the title of "perfidious Albion" which was not lived down for more than a century. Bolingbroke also brought Britain nigh unto civil war in 1714; and of this episode the historian says "To the brink of this catastrophe our national life was brought by the wickedness and inherent degeneracy of this richly gifted man." He has no patience with modern apologists for Bolingbroke and summarizes his career in these words: "By personal vices of heart and mind, by deeds of basest treachery, by violation of law and public faith, this man St. John, unpurposed, unprincipled, miscreant adventurer, had brought his native land to the edge of the abyss, and in this horrid juncture he could not even clothe crime with coherence."

Charges that Marlborough was dis-



CARL VAN DOREN

honest in the use of public monies are completely exploded in these well-documented pages. But Churchill makes no attempt to refute that charge that Marlborough was untrustworthy and unscrupulous in his political relations. Character sketches of the leading public figures of the time of Queen Anne justifies the accusation—so were they all. At a time when partisanship in politics was carried to extreme lengths it could hardly be otherwise. Churchill's verdict on his ancestor is that, "by his invincible genius in war and his scarcely less admirable qualities of wisdom and management... the union and the greatness of Britain and her claims to Empire were established on foundations that have lasted to this day."

MARGINAL NOTES

Robert Flaherty, maker of celebrated motion pictures, "Nanook of the North," "Elephant Dance," "Man of Aran" and "Moana," spent many years prior to his motion picture career, exploring sub-Arctic territory known before only to wandering bands of Eskimos. Out of this experience came his greatest picture, "Nanook of the North," and now, "The Captain's Chair," a thrilling tale of Arctic adventure currently published by Scribner's...

Frances Winwar's "Farewell the Banner," reviewed next week, is the third volume of a tetralogy which began with "Poor Splendid Wings," a group biography of the English Pre-Raphaelites, which won the Atlantic Monthly non-fiction prize of \$5,000. The second volume, published in 1935, was "The Romantic Rebels," a group biography of Byron, Keats and Shelley. Miss Winwar is now at work on the concluding book. In private life, she is the wife of Bernard D. N. Grebanier, Professor of English Literature at Brooklyn College. She was born in 1900 at Taormina, Sicily, as Francesca Vinciguerra. Winwar is an exact translation of the Italian name. She went to New York as a young girl and was educated in the public schools and at Hunter College.

BOOK OF THE WEEK

The Learned Doctor Franklin

BY EDGAR McINNIS

AMONG the multitude of self-made men who stride so confidently through the pageant of America, none offers a more fascinating study than Benjamin Franklin. Few of them indeed combined material success with such intellectual attainments; fewer still exerted such a winning force of personality. Small wonder that successive biographers, foreign as well as native, have been drawn to attempt an analysis of his character—so simple in appearance, so complex and many-sided in reality. This is a task in which Carl Van Doren has been triumphantly successful. His "Benjamin Franklin" (Macmillan, \$4.50) is a full-length portrait as comprehensive as it is sympathetic. The author has taken a tremendous mass of material and wrought it into an engrossing narrative. His story is direct and well-balanced; his style has a clarity and simplicity of which Franklin himself might have approved. For a book of this length—nearly eight hundred pages—it is the highest tribute to say that there is hardly a dull passage in it.

Character Study

THE book is primarily a character study. It is a life of Franklin, not an account of his times. The times cannot of course be neglected, for Franklin was for nearly thirty years a central figure in the public life of his country. But the background is sketched with deft economical strokes sufficient only to make the general setting clear. The real attention is concentrated throughout on the central figure in the foreground. There are no doubt certain details which might be elaborated with profit, such as the precise nature of Franklin's part in Pennsylvania politics. But there are few cases in which any really essential part of the outline is missing.

From Mr. Van Doren's account emerges a figure who is not only essentially American, but essen-

tially modern. His lively curiosity was united with a practical ingenuity which can only command delighted admiration. In one aspect he was the sublime gadgeteer, constantly seeking to turn any new discovery to some definite use. But his mind ranged beyond this, forever probing into the most elementary natural phenomena and seeking an explanation. His experiments with the absorption of heat by cloths of different color, or with the bearing of the depth of water in a canal upon the ease of navigation, are triumphs of imagination. Seldom has such constant energy been united with such patience and restraint.

Formidable Diplomat

THERE was, too, a combination of shrewdness and directness which made him so formidable in politics and diplomacy. Nowhere does this appear more cleverly than in his activities as colonial agent during the long controversy which led to the American Revolution. Franklin started out as an earnest imperialist. "Long did I endeavor," he later asserted, "with unfeigned and unwearied zeal to preserve from breaking that fine and noble china vase, the British Empire." But when his efforts were met by that "abounding pride and deficient wisdom" which he constantly encountered, he was turned at last into one of the most effective instruments of American independence.

All these episodes are presented by Mr. Van Doren with a wealth of detail, which heightens their interest. His study may not be as racy as one or two recent biographies of Franklin; but if the episodes move more slowly, they gain in precision and even in vividness by that very fact. In this book Franklin is a living figure—and, what is more, a figure whose temper, even after a century and a half, is still as modern as that of any contemporary of today.

Let Peaceful Ways entice you to SOUTH AFRICA



A Typical South African Home

Zulu women are skilled in the manufacture of their own cooking utensils

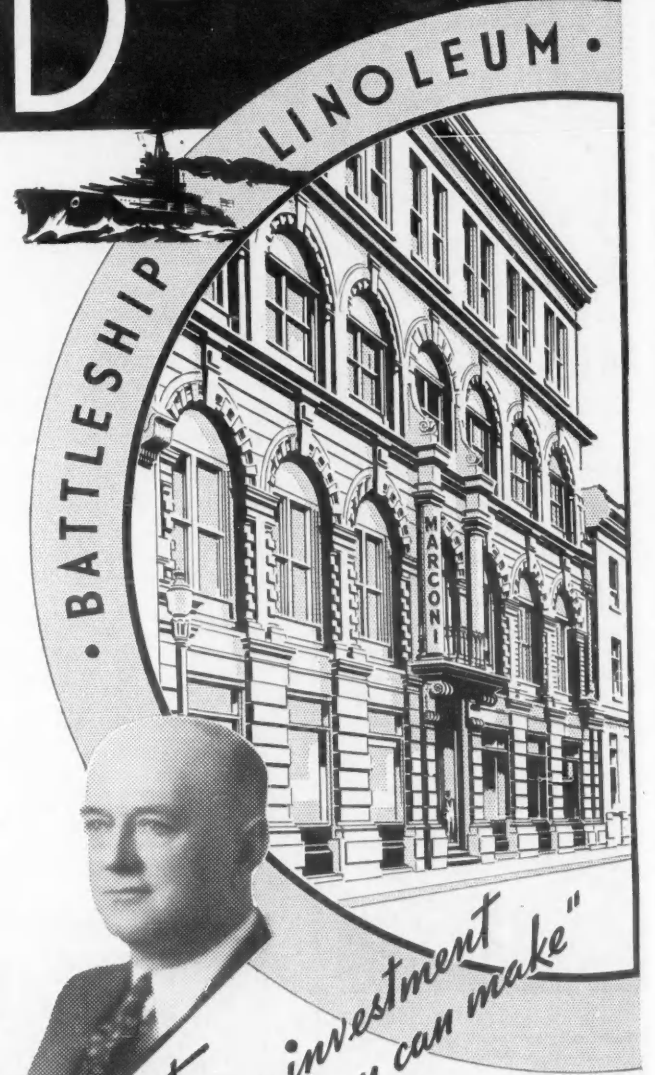
In the stillness of the Drakensberg there is beauty and a deep peace... in mysterious Zimbabwe's ruined citadel peace rests upon the crumbling stones. The timeless surf rolls sparkling on the wide white sands of Durban. South Africa, bathed in glorious summer, calls you from the chilly north.

Here is adventure in tranquillity; temperate days and cool, refreshing nights. Your travel agency can supply an estimate of cost surprising in its moderateness.

Thrills of the Primitive in Civilized Comfort



DOMINION LINOLEUM.



"The best flooring investment you can make" says..... SUPERINTENDENT OF MARCONI BUILDING Montreal

The permanence of Dominion Battleship Linoleum, plus its freedom from costly upkeep, make it a wonderful office flooring investment, in the opinion of P. Letourneau, who speaks with the authority of long experience. For these reasons, and because of its smart appearance, quiet and foot-comfort, Dominion Battleship Linoleum was chosen for the floors of the Marconi Building. Available in 19 colours and effects, Dominion Battleship Linoleum can be laid with or without border effects or in tile and many other treatments. Ask your architect or flooring contractor about our 5-year guarantee.

DOMINION OILCLOTH & LINOLEUM COMPANY LIMITED - MONTREAL
"How much of your Overhead is Underfoot?"



THE HORSE AND BUGGY DOCTOR

DR. ARTHUR E. HERTZLER

At All Booksellers

Illustrated \$3.00

THE MUSSON BOOK COMPANY LTD.
PUBLISHERS - TORONTO

Read the latest
Books for less
than 2¢ per day
on EATON'S
CIRCULATING
LIBRARY
50¢ a-month Plan
The T. EATON Co., Main Floor,
Albert Street,
Third Floor, EATON'S College Street

ACROSS THE Pacific

with the
WORLD'S GREATEST
TRAVEL SYSTEM

Sailings from Vancouver & Victoria

\$326 up
Cabin Class
Round Trip
NEW ZEALAND

Canadian Australasian's glorious "sunshine route" takes you to Hawaii and down across the equator to Fiji, New Zealand, Australia... the lovely lands "down under," where nature has lavished her most curious wonders. New Zealand is modern, alive, alert... a country of sports and gaiety... young, vital, pioneering. Also all-expense tours, \$513 up Cabin Class.

\$558.95 up
Combination
of Cassettes
WORLD TOURS

Here's how to vagabond around the world on your own... with the guidance and help of the "World's Greatest Travel System." Six basic routes with over 200 variations to suit your choice. Write for folder.

ROUTE NO. 1

visits Japan, China, Singapore, India, the Mediterranean and England via Canadian Pacific combined with Peninsular & Oriental and British India Steam Navigation Companies. \$947.70 up First Class (Cabin Atlantic); \$668.25 up Combination of Classes.

ROUTE NO. 2

takes you from any point in Canada to Vancouver, Japan, China, Manila, and glamorous Bali. Then on to Batavia, Singapore, Colombo, the Mediterranean, England. \$977.70 up First Class (Cabin Atlantic); \$730.75 up Combination of Classes.

\$306 up
Tourist Class
Round Trip
TO THE ORIENT

The luxury and "cruise hospitality" of four great Empress liners led by Empress of Japan—largest, fastest on the Pacific—make the sea voyage a delight of travel. Go in record 10-day speed direct to Yokohama or see beautiful Hawaii en route in only 3 days more. Stay with your Empress while she cruises through the Orient down to Manila and return. The ship is your hotel, and the entire trip takes little more than 6 weeks with 15 days ashore at fascinating ports.

For further information
apply your own Travel
Agent or nearest Canadian
Pacific Agent.

Canadian Pacific

THE BOOKSHELF

Paris to New England

BY W. S. MILNE

"All This, and Heaven Too," by Rachel Field. Macmillan. \$2.75.

MISS Rachel Field, perhaps best known as author of some rather fine short plays, has here given us a most distinguished biographical novel, the heroine of which is her own great-aunt, Henriette Deluzy-Desportes, a young Frenchwoman of great charm and strong character, was for six years governess in the household of the Duc and Duchesse de Praslin in Paris. She was adored by her charges, enjoyed the complete confidence of her master, and the complete mistrust of her mistress. The Duchesse was a shallow and passionate woman, a Corsican, whose jealousy was aggravated by her stupidity and ungovernable temper. The governess persevered in a very difficult position for the sake of her charges, but eventually was forced to leave. Two months afterwards, her former mistress was found murdered in a manner suggestive of a maniac, and the Duc was arrested. In an attempt to build up a case against him, the authorities arrested also Mile Desportes. She convinced them of her innocence, but became the centre of a storm of unpleasant notoriety, for the Praslin case developed into a political affair. The Duc de Praslin committed suicide while in custody, and popular feeling, ripening to burst into the revolution of 1848, saw in his death an attempt of the aristocracy who had misgoverned them to cover up a scandal.

The governess escaped to America, became a teacher in a New York school for young ladies, and at length married a Presbyterian minister and editor, Henry M. Field, youngest brother of that New England family that included a Supreme Court justice, appointed by Lincoln, and the layer of the first trans-Atlantic cable, Cyrus Field. Henry Field and his French wife settle in a New England pastorate, where she successfully overcomes strong local prejudices; and later go to New York, where she became hostess to Bryant, Harriet Beecher Stowe, and many other famous figures.

Miss Rachel Field's story is put together from historical record, family



RACHEL FIELD

tradition, and a sympathetic identification of herself with her much-suffering heroine. The first half of the book is perhaps highest in point of interest, dealing as it does with the slow unfolding of the events that led to the murder. The crime itself, however, is somewhat hazily presented. It seems incredible that the Duc, as Miss Field depicts him, should have been guilty, and the theory of insanity she hints at is imperfectly "planted" in advance.

After the excitement of the scandal, the interest necessarily drops somewhat, but in the last third of the book it picks up again, with the laying of the Atlantic cable, the Civil war and the death of Lincoln as additional incidents, parallel to the main theme. The characterization throughout is superb. Figures of the past are convincingly recreated, and mingle on equal terms with fictional creations. Had Miss Field felt herself less conscientiously bound by her material, the story might have been more tightly constructed, but as it stands, the book is a distinguished piece of work, and the heroine unforgettable.

A Quartette Minus Harmony

BY MARIE CHRISTIE

"Thrice A Stranger," by Vera Brittain. Macmillan. \$2.75.

"Queen Victoria's Mr. Brown," by E. E. Tisdall. Stokes. \$3.00.

"Spoken In Jest," by Gilbert Norwood. Macmillan. \$2.00.

"Green Worlds," by Maurice Hindus. Doubleday, Doran. \$3.50.

THE grouping together of these four books is purely fortuitous. Like the Mad Hatter's riddle of the resemblance between a raven and a writing desk, there is no answer. Do not, I beg you, give the matter a second thought. A biography, two autobiographies and a book of light essays demand an open mind.

"Thrice A Stranger" takes up the saga of Miss Vera Brittain's career at about the point where "Testament of Youth" left it. The thousands of appreciative readers of her first book will remember that after the war she buried her memories, married an importunate suitor and prepared to go ahead. Since then Miss Brittain has visited this continent three times, seeing it first in 1924 as an English professor's wife attached to an American University in a small town, then as a novelist-lecturer on tour in 1927, and finally, in 1937, as a distinguished writer and lecturer, carrying the banner of the English Peace Pledge Union.

Although she visited 30 of the 48 United States of America and spent some days in Canada, "Thrice A Stranger" will not add much to the sum of human knowledge about the New World, or to Miss Brittain's fame as a writer. It is a slight book, full of intimacies, time-tables, fatigue and indisposition, with all too seldom a shrewd thrust at our idiosyncrasies. It leaves no one in any doubt about the horrors of a lecture tour, which include misplaced hospitality and enquiring letters among its many woes. But Miss Brittain likes America and has great confidence in our future. And it is somehow rather endearing of her to confess that Dorothy Thompson's mind reduced hers to pulp, and that what she naively describes as a State Dinner at the Lieutenant-Governor's, in Toronto, followed by a well-turned-out audience at the Eaton Auditorium, frightened her nearly to death.

Queen's Scot

"QUEEN Victoria's Mr. Brown" is a not very thrilling addition to the flood of Victorianiana that has drenched the publishing fields of late. It suffers throughout from a most depressing air of unauthenticity in spite of the foot-notes that constantly remind the reader of the several unimpeachable sources from which the priceless information is gleaned, sources open to most of us at any time.

BOOK SERVICE

All books mentioned on these pages, if not available at your bookseller's, may be purchased through Saturday Night's Book Service. Address "Saturday Night Book Service," 73 Richmond St. W., Toronto, enclosing postal or money order to the amount of the price of the required book or books.

Wit and Humor

"SPOKEN IN JEST" is the work of a scholar and humorist, a man indeed, of parts. It is a book of light essays on subjects ranging from "Decent English" to "How To Get Through The Day." In some a sturdy violence of opinion wears a light cloak, in others farce and fancy dance a jig in spangles.

This kind of thing is all too seldom produced in Canada—whether because we are young and self-conscious, or because we are lacking in original opinions about everything—who can tell? But here is a book in the great tradition of the English essayists from Lamb to Robert Lynd. You must not take it all at one sitting. It is a book to pick up and enjoy for half an hour, put down, and return to, repeating the process often. Every appreciative reader will have his favorites among the chapters. "Decent English" which touched this reviewer, may not make you grin with the same satisfaction as, let us say, "Making Conversation." But I do ask you not to miss "What Shall I Read?" There's a lesson for us all.

Growth of a Man

"GREEN WORLDS" is a pleasant readable book by the author of "Humanity Uprooted." If you think this faint praise, pray try to remember any other book by a Russian, about Russia, that you found fun to read. See?

It is the autobiography of a Russian Jew, who, brought up in a poverty-stricken Russian village before the Revolution, came out to the United States and became a farmer and later a writer. Part of the pleasantness of the book lies in its easy style and the simple, orderly procession of the story, but far the greater part of its appeal is in the character of its author. One sees the little Jewish boy at play in the feckless Russian home, usually hungry, cold and muddy; the tongue-tied young immigrant applying for work on an American farm; the young man who has learned Western ways and made Western friends; and one always likes him. Finally we have the vision of a man who can see the gradual emergence of a better life for his people in Russia even among the disorder created by collectivization. Hopeful fellows, these Russians.

HIGHLIGHT PORTS... AND "UNUSUALS", TOO...
ON THESE

Mediterranean Cruises

Places you've heard about, read about... always longed to visit! See them this winter! Enjoy LIDO "out-door-life-at-sea" on a fine Italian Line ship... expertly-planned shore arrangements. No matter which cruise you choose, and whether you go First or Tourist class, your comfort and your pleasure are assured.

With the AMERICAN EXPRESS CO.
ON THE *Savoia*
From New York
39 DAYS... 17 CALLS
First Class \$635 up Tourist \$400 up

With THOS. COOK & SON
ON THE *Roma*
From New York
40 DAYS... 15 CALLS
First Class \$525 up Tourist \$340 up

With RAYMOND-WHITCOMB
ON THE *Saturnia*
From New York
56 DAYS... 30 CALLS
First Class \$635 up Tourist \$395 up

Privilege of Stopover in Europe. Optional Shore Excursions. For literature and information apply to your own TRAVEL AGENT or

AMERICAN EXPRESS CO. 25 King St. W., Toronto THOS. COOK & SON 68 King St. W., Toronto RAYMOND-WHITCOMB 841 Union Commerce Bldg., Cleveland ITALIAN LINE 159 Bay St., Toronto

OFFICES IN PRINCIPAL CITIES

TIMES HAVE CHANGED..

and
TIRES, too!

More and more car owners are changing to Firestone tires each year. Extra features that make Firestone safer and more dependable and economical are the reasons for this unqualified acceptance.

The thick improved High Speed tread, with its extra rider strip, gives up to 50% longer non-skid mileage and stops a car up to 25% quicker. The Firestone Gum-Dipped Cord Body is the strongest known and 2 Extra Cord Plies under the tread make the tire safe at any speed. Only in Firestone tires can you get all these extra features—and at no extra cost! See the nearest Firestone dealer today.

Firestone Tires Have Kept Ahead of the Times With All These Extra Values

New Extra Rider Strip

2 Extra Cord Plies Under the Tread

Gum-Dipped Cords 25 to 40% Longer Mileage

Scientifically Designed Safety Tread

Firestone

HIGH SPEED TIRES

BOOKS RECEIVED

"The Five Sisters." A Study of Child Psychology, by William E. Blatz. (McClelland & Stewart. \$2.50). The five sisters, it is perhaps needless to point out, are the Dionne quintuplets and Dr. Blatz is the eminent child psychologist who has controlled

the training of the children since they were ten months old. Here is the inside story of their development into five individual and charming personalities. The book is provided with Dr. Blatz's charts, tables and graphs; and there are 69 supporting illustrations. "Robert Lorraine," by Winifred Lorraine. (Collins. \$3.50). The lively

career of the distinguished British actor, soldier and airman whose personal adventures outlived those of the characters he played upon the stage. Old-time theatre-goers will remember Mr. Lorraine's appearance in this country in Shaw's "Man and Superman" in 1906 and again in 1912-13.

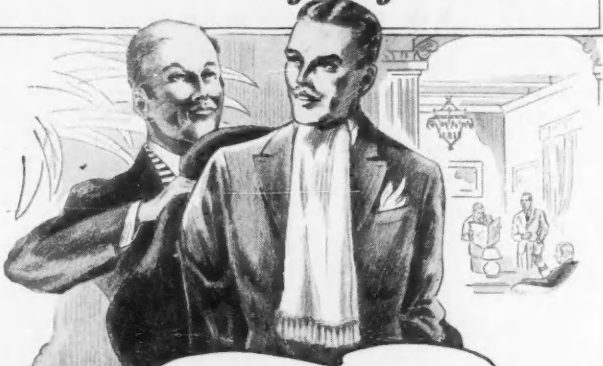
Spend this Winter IN THE SUN



IN the whole West Indies there's nothing else quite like this fascinating land. Every summer recreation amid scenes of tropical beauty. See the famous Asphalt Lake at La Brea where Raleigh caulked his ships. Explore Tobago, Robinson Crusoe's Island. So restful—yet there's never a dull moment. So entrancing that you'll want to return again and again.

TOURIST INQUIRY BUREAU
PORT OF SPAIN, TRINIDAD,
BRITISH WEST INDIES.

"A very fine coat if I may say so, Sir"



"When one has been a gentleman's gentleman one observes such things, sir. And I know a Carr coat by the very feel of it."

The quality of a coat tailored from Carr cloth is obvious. The soft, silky surface, the lustre, the feather-weight lightness and the fur-like warmth deserve their fine tailoring. Wool from Australia—Kashmir from the highest Himalayas—hand-beaten by experts with centuries of experience and tradition behind them make Carr's Celestia and other Carr cloths the finest that fastidious men can find in an overcoat.

Carr's "West of England" cloths—Celestia, Elysian, the Melton, Camel Hair—tailored into the world's smartest coats—are sold at all men's stores where value counts.

Isaac CARR & CO. LIMITED
Twerton Mills, Bath
"WEST OF ENGLAND"

Your Guide to Good Light..

Look for the G-E Monogram on the end of the bulbs you buy. This famous mark identifies Edison Mazda Lamps—and they stay brighter longer. Buy by the carton at new low prices.



CANADIAN GENERAL ELECTRIC CO., Limited

MUSICAL EVENTS

Quartet Comes Home

By HECTOR CHARLESWORTH

HART House Quartet returned to its original home the other night for the first of an autumn series of three concerts. James Levy, first violin, Boris Hambourg, 'cellist, and Milton Blackstone, viola, were at their old desks, but with a new second violin of quality, Adolphe Koldowsky. Despite this change in personnel, weeks of practice have brought into being a true ensemble, and Mr. Koldowsky's rendering of such solo passages as fell to him revealed a fine, round tone, and distinguished expressional qualities.

The program was perfect in arrangement and contrast, and was played throughout with steadiness, balance, vivacity and beauty of tone and phrasing. The classical, romantic and modern schools of chamber music were all brilliantly represented. It began with Mozart's comparatively brief but elegant and melodious Quartet in D major (K 575), which provides special opportunities for the 'cello. Mr. Hambourg never played better, and seemed to have gained in warmth and expression.

A favorite with the audience was the Quartet in F major by the late Maurice Ravel. The Hart House players some years ago had the privilege of studying this work with the composer himself, and played it at five concerts on tour in which Ravel appeared. Though modern in feeling it does no violence to the revered traditions of chamber music, and is replete with refined and delicate melody. The rendering left little or nothing to be desired; it was at once idiomatic and vital, permeated with musical feeling.

The third and lengthiest offering was Schumann's magnificent Quartet in A major, opus 41, No. 1. It was composed in 1810 when the composer was 31 and at the most prolific and exultant period of his life as a creative musician. It has orchestral sweep of utterance, and a glorious emotional urge, with a plenitude of lovely lyrical details.

Some Lovely Ballets

THE Canadian public is not likely to see this season entertainment more aesthetically lovely than the recent productions of the Mordkin Ballet at Massey Hall. Mikhail Mordkin's organization is much more complete than it was a year ago. Its dancing personnel and executive forces bristle with famous names. Memories of the first American tour of Pavlova are recalled not only by Mordkin's presence, but by the fact that Bronislava Pajitskaia, once a beautiful dancer, who was first deputy to Pavlova, is one of the training staff. Mois Zlatin, formerly conductor of Balieff's "Chauve Souris," directed an admirable orchestra, and the decorative investiture was by Sergei Soudekine, who did "Sadko" and other beautiful productions for the Metropolitan Opera House and Lee Simonson of the Theatre Guild.

This season Mr. Mordkin is presenting for the first time anywhere a new work, "Trepak," devised by half-a-dozen eminent Russian experts. It is a mystical intermingling of Russian folk lore and religious symbolism—a sort of "Tannhauser" legend with the sexes reversed and placed in a peasant environment. It was wonderfully varied in incident and Mordkin gave a picturesque impersonation of the Devil, presented as a Rasputin-like creature, with wild gypsy attributes. Lucia Chase provided a very brilliant interpretation of the Maiden whom he pursues; and Dmitri Romanoff was very fine as her sweetheart.

Another episode was a version of Tchaikovsky's Ballet "Swan Lake," first produced in 1877, costumed in the classic style and danced by a corps headed by the exquisitely graceful dancers Patricia Bowman and Leon Varkas.

Miss Bowman got her best opportunity in Johann Strauss's "Voices of Spring." This dance-play, laid in the gay Vienna of 70 years ago, is frequently done, but no other presentation that I have seen was so beautiful in every respect. Miss Bowman's winsomeness, humor and untiring grace as the coquette were remarkable, and Karen Conrad and Nina Stroganova were delightful secondary figures.

A Notable Trio's Visit

THE Women's Musical Club of Toronto, which has introduced so many fine artists to Canada, was true to form in the opening event of its afternoon series in Hart House Theatre. A chamber ensemble of beautiful quality, "The Trio of New York," organized two years ago, made its local debut. It consists of Felix Salmond, the world-famous English 'cellist, Carl Friedberg, a gifted pianist, and Danili Karpilowsky, a brilliant



BIANCA SAROYA, soprano, of the San Carlo Opera Company. This internationally famous group of artists will be heard at Massey Hall, Toronto, on November 2, 3, 4 and 5.

violinist. The two former were previously well-known here as soloists. Their program was distinguished in structure, and they played together with sympathy and enthusiasm that produced a well-nigh perfect ensemble. Mr. Friedberg especially seems to find his true metier in ensemble performance. His touch and phrasing were poetic and beautiful. The nobility and fluency of Mr. Salmond's tonal utterance is proverbial. And Mr. Karpilowsky is a violinist of smooth, brilliant lyric quality.

The program included two of the finest trios in the whole chamber repertory; that of Brahms in C major, a virile, emotional work of which the Scherzo is unique in effectiveness; and Schubert's in B flat. All three musicians enjoyed brilliant opportunities in solo passages, and the lovely cantilena of the violinist was especially manifest.

They also played the unfamiliar "Kakadu Variations" of Beethoven, a very gay and fascinating work. Its main subject is unusually infectious. It is well known that popular song composers often filch tunes from the classics. Years ago one of them appropriated this theme for the once familiar minstrel song, "He walked right in and turned around and walked right out again"; but by Beethoven it was given enchanting developments. Another work which gave opportunities to the rare virtuosity of 'cellist and violinist was the Handel-Halvorsen "Pascaglia," rendered without piano accompaniment, in a masterly way.

Lhevinne as Interpreter

THE Music Masters Series at Eaton Auditorium opened with a recital by the Russian pianist, Josef Lhevinne. During the past thirty years he has made many appearances before Canadian audiences, and has never failed to bring delight. His public career in fact goes back to 1889, when as a boy of fifteen in Moscow he played a Concerto with an orchestra conducted by Anton Rubinstein. Mr. Lhevinne has long been celebrated as one of the most perfect of technicians, but is more than that—a poet of his instrument. The beauty of his touch, the loveliness of his singing tone, and the fluent grace of his finger technique are backed by reserves of power, which he seldom calls upon. As an interpreter he possesses a self-communicating quality, which evokes a fresh message from familiar compositions.

Thus the Chopin Sonata in B minor, less inspired than his sister work in this form, and at the hands of the average pianist rather second-rate, became a thing of beauty as he played it. Among his other Chopin numbers the C sharp Scherzo was rendered with an ease, freedom and individuality of expression that made it seem like a glorious improvisation. The same personal note marked his interpretations of Liszt. Though the name of no composer figures more frequently on piano recital programs, Liszt left many works still unfamiliar. One of these, "Canzonetta de Salvador Rosa," unique in color and phrasing, was played by Mr. Lhevinne.

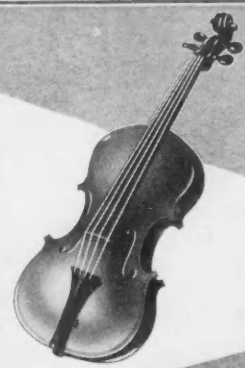
National Opera's Week

SUBSEQUENT performances last week by the National Opera Company at the Victoria Theatre failed to equal in quality of ensemble the opening bill of "Madame Butterfly." Several individual performances of good quality were worth noting. An organization of this type shows to better advantage in works primarily designed for opera houses of limited resources, like most of Verdi's, than in more elaborate works like "Faust," "Carmen" and "Aida." Probably the best showing was made in "Rigoletto," which, under the baton of Otto Lehmann, was a very spirited performance. The title role gave great opportunities to the best artist in the company, the young Italian baritone, Alfredo Chigi, who is outstanding both as an actor and singer. His interpretation of Rigoletto's "Revenge" aria, at the end of Act III, was as thrilling as it was artistic. Chigi was also a capital *Figaro* in "The Barber of Seville."

Another outstanding artist was the Canadian baritone, Randolph Crowe, who has now embarked on a professional career. He also is a good actor, and managed to take first honors as *Alfo* in "Cavalleria" and *Valentine* in "Faust." A young American tenor, John Chickering, proved to be the possessor of a robust yet musical voice, though his singing is not at all times smooth, and his acting in "Rigoletto" and "Traviata" left a good deal to be desired. Two coloratura singers of some accomplishment and promise, Luisa Coronina and Norma Nardi, proved acceptable.



JAN PEARCE, tenor, star of the Radio City Music Hall of the Air, who will be the guest artist with the Toronto Symphony Orchestra at its second concert on Tuesday evening, November 8.



In Music it's Tone
In TEA it's Flavour

'SALADA' TEA

Merrily We Live—



ACTIVE DAYS ARE CAREFREE DAYS... THANKS TO THE
"CUSHIONED COMFORT" OF KOTEX* SANITARY NAPKINS

When you buy Kotex you can be sure that:

★ Kotex stays Wondersoft—it's cushioned in cotton to prevent chafing.

★ Kotex doesn't show—thanks to its flattened and tapered ends.

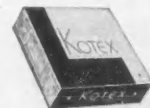
★ Kotex can be worn on either side—both sides are fully absorbent.

★ Kotex is made with a special patented center section that guards against spotting by keeping moisture away from the surface.

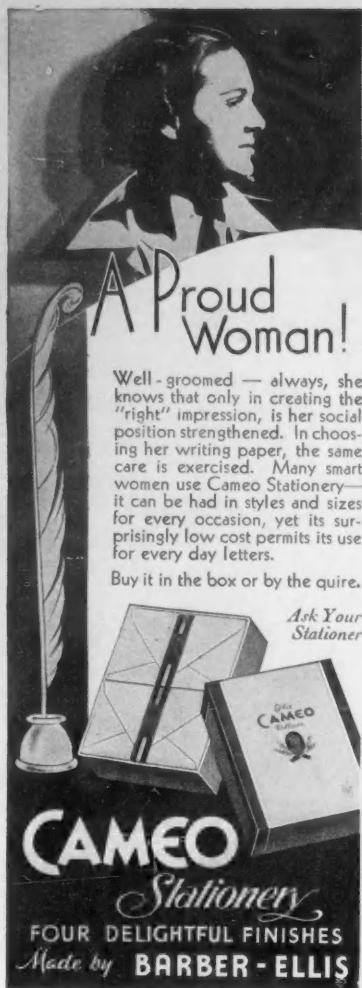
★ Only Kotex offers three types—Regular, Junior and Super—for different women on different days.

Use QUEST* with Kotex... the new positive deodorant powder developed especially for use with sanitary napkins—soothing, completely effective.

Now! NEW LOW
KOTEX PRICES
effective immediately
at all dealers!



KOTEX* SANITARY NAPKINS (*Trade Marks Reg'd.)



A Proud Woman!

Well-groomed—always, she knows that only in creating the "right" impression, is her social position strengthened. In choosing her writing paper, the same care is exercised. Many smart women use Cameo Stationery—it can be had in styles and sizes for every occasion, yet its surprisingly low cost permits its use for every day letters.

Buy it in the box or by the quire.

Ask Your Stationer

CAMEO Stationery

FOUR DELIGHTFUL FINISHES
Made by **BARBER-ELLIS**

HOMWOOD SANITARIUM



A Community for reconstruction under competent medical care . . .

To find a place where those suffering from nervous and mild mental conditions may receive individual, constructive care, often presents a problem to both physician and patient. Homewood offers such a place. Beautiful buildings, lovely grounds, occupational therapy, thorough medical and nursing treatment, diet, electrotherapy, hydrotherapy, and other proven effective aids to restoring the patient to his normal, active life.

Rates moderate.
Address: Harvey Clare, M.D., Medical Superintendent
Homewood Sanitarium, Guelph, Ont.

THE LONDON LETTER

A Memorable Occasion Underground

By P.O'D.

London, October 10

PEACE hath its digging no less than war. One is pleasantly reminded of this by the news that the men engaged in tunnelling under the Thames between Dartford and Purfleet met last week somewhere about the middle of the river, and exchanged greetings—or the genial and unprintable insults, or the invitations to meet at the Red Lion, or whatever it is that gentlemen who dig tunnels exchange on such memorable occasions.

The friendly exchange must have been a little hampered at first by the fact that it had to be made through a two-inch hole in some very wet, chalky earth. But by now this has, no doubt, been enlarged to the full twelve-foot width of the pilot tunnel. The tunnel was started some thirteen months ago from both sides of the river, and last week's meeting completes it.

But all this, of course, is only the beginning of the real work, for the completed tunnel is to be 35 feet in diameter and have a carriage-way of some 30 feet. And it is to be enclosed and made water-tight and secure by a series of huge steel segments—known technically as "irons," I believe. But obviously before they can go in, there is the very dickens of an amount of excavating to be achieved. And excavating under the Thames is no easy task.

For one thing, there is the unceasing menace of seepage through that chalky, oozy, unstable ground. Water comes through everywhere—or would come through if the engineers didn't maintain in the tunnel a constant air-pressure of 35 pounds to the square inch. Not so very high, you may think, but it is nearly two-and-a-half times the pressure the human body is accustomed to resist. And men have to work, and work hard, under that abnormal atmospheric burden. It is a good deal like working in a diving-bell.

Naturally, they are strong young fellows—nearly all miners—and they get good wages. Between £12 and £14 a week. But they would do well to save their money, for men don't last very long at that sort of job. Every care is taken of their health—constant medical supervision, and airlocks where they are gradually "conditioned" before returning to the outer air, just as a diver is brought very slowly up from the depths.

Even so they are apt sooner or later to develop an unpleasant set of symptoms known as the "bends"—said to be like a combination of rheumatism, sciatica, and heart disease. And that is the end of their

careers as tunnellers. In fact, if they are not careful, it may be the end of their careers altogether. But probably so long as there are tunnels to be dug, there will be men found to dig them—providing the pay is all right.

Barleycorn Wins

TOUGH little boys with an ambition to become boxing champions would do well to ponder seriously the career of Mr. Benjamin Lynch, of Glasgow—"Benny" to us fight-fans. Only a few fleeting months ago—about the time of the international crisis before the crisis before the last—Mr. Lynch was fly-weight champion of the world. Only a fly-weight, it is true, but still a world-champion; and much kudos, much respectful hospitality, and a considerable amount of kale were his. A small champion, but with all the privileges and honorifics of championship. Also with its temptations.

Last week Benny stepped into the ring at the opening show of the National Sporting Club, Earl's Court—no longer a champion, not even a head-liner, and nearly a stone overweight. In spite of this additional poundage—and fourteen pounds are a lot among the fly-weights—he was clouted all over the place by one Aurel Toma, formerly chauffeur to King Carol of Rumania.

I don't know if King Carol picks them tough, or if they get tough while working for him. Possibly a little of both. Anyway, young Aurel was certainly tough and willing, and the way he waded into poor Benny must have caused many a heart-ache along the Clyde. But it is only fair to say that a few months ago Benny could have taken on two or three like Aurel before breakfast, just by way of waking himself up and getting a real appetite for his porridge.

Benny Lynch was probably the most durable, most ruthless, and most efficient little fighting machine in this country. He was hard as iron, he could box, and he had a punch like a horse kicking. But Benny—and here, my tough young friends,

is where the moral lesson comes in—Benny, having become champion, entered upon a non-stop contest at catch-weights with one John Barleycorn, a battered veteran who has never been a champion, but who has laid more champions on their backs than anyone else in the business. John won. It took him just about six months. For the first time Benny was counted out.

Do They Come Back?

NOW the National Sporting Club, being the sporting sort of blokes they are, have arranged to put Benny on the way to recovery. Possibly even to championship form again. But this last is much more doubtful. Champions never come back, people say—certainly not the champions that have taken the count from old John Barleycorn. When John knocks 'em, they stay knocked.

But let us not be discouraging. Benny is to spend a couple of months in a sanatorium under treatment. Then he is to ship before the mast on a cargo boat for a three-months' voyage around the Cape, working his way like any of the crew. It is drastic treatment, but this is a case that seems to call for something drastic. It may do the trick. Anyway, Lynch is young (only 23), he is undeniably tough, and he is willing to take his punishment. So, at least, he says.

Just the same, I shouldn't like to be a foc'sle hand on that cargo boat, while young Mr. Lynch is taking his treatment. He is apt to be rather short of temper. Neither should I like to be Mr. Aurel Toma, of Rumania, if Benny, fit once more, gets into the same ring with him again. Nobody has ever said of the Scotch that they are a forgiving race, and Benny is not likely to forget the first knock-out of his career—though, of course, it was really John Barleycorn that landed it on him.

But then—but then, do they ever really "come back?" It will be interesting to see if Benny can prove an exception to the sad and famous rule. He has everyone's good wishes.

WORLD OF ART

Painters and Women

By H. G. KETTLE

THE exhibition of Paintings of Women now on view at the Art Gallery of Toronto should interest all sections of gallery goers, and indeed attract a large body who rarely attend picture shows. There is a good story of one such visitor who having somewhere misread famous paintings of women, for paintings of famous women were rapidly through all the galleries and out the front door protesting vigorously that she had been lured in on false pretences, that these women were mere nobodies!

Art galleries in recent years have been planning and arranging their exhibitions in such a way that a certain amount of instruction is mixed with entertainment. The present exhibition is of this kind. In its instructive aspect it endeavors, among other things, to point the changing relationship of artist and patron, and of artist and society, during the last four hundred years and more. To make these changes as clear as possible, narrow limits have been set to the subject matter. It might be well, too, to remember Wilenski's dictum that "the study of art history is stupid and dangerous pedantry unless it helps us to understand and appreciate the original painting of our own day."

THE present exhibition contains a number of paintings that are extremely fine and of obvious quality; it also contains a few that are only important as historical documents and have been clearly selected as such. The inclusion of such paintings can further be justified on the ground that they act as excellent foils to the better ones. The Etty is an example of a second rate artist's use of the nude but it emphasizes by contrast the entirely different attitude and the superb qualities of the Titian. Here the nude form becomes the expression of a majestic and powerful mind (though I could not but feel conscious of trying to avoid the Zeus in the clouds.) The Veronese a few paces away is a very good example of the work of that lesser artist but magnificent painter. The Boucher and the Renoir afford another interesting comparison, the former possessed of a cold brilliant intelligence using the figure for purely decorative purposes, the latter using the nude as an expression of his intense passion for abundant and warm-blooded life.

IN THE portraits the Flemish triptych indicates the origins of portrait painting. On the upper lip of the Virgin there is a curious shadow, so emphatic that once noticed the eye finds it difficult to ignore. I fancy the sixteenth century Clouet and Bartel Brouyn and the twentieth century Picasso will be the favorites. The Brouyn is incidentally a recent purchase of the gallery. The Gainsborough, Hals, Goya and Manet form another interesting group.

The Price Family (until recently thought of as early Hogarth) and the Georges de la Tour Girl with Candle will probably be thought "quaint," though perhaps this is too light a word for the latter. The Price Family though rather thin has a certain

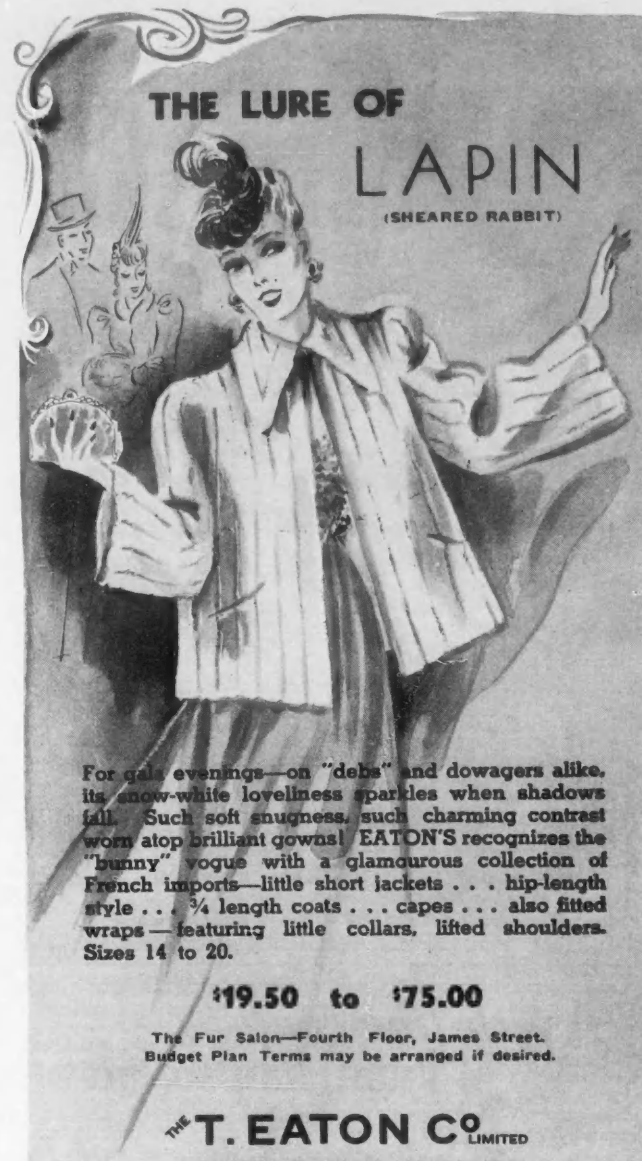
arabesque charm and is somewhat reminiscent of Watteau. The de la Tour is one of only some dozen paintings known to have been the work of this artist and all of them are studies by candle or torch light. The Derain is another intriguing painting with a most ingenious pattern formed by two large bell shaped ballet skirts and arms and legs. The figures are wooden and puppet like, that on the right impossibly conformed, whether deliberately so I have no idea but to me this stiffness became part of its attraction.

Other paintings which stick are the Courbet which was not my idea of Courbet, the Corot which rather surprisingly is not such a far cry from some Picassos, and the Sargent which made one feel that perhaps he was more of an artist than twentieth century critics give him credit for. Finally there is matter for congratulation that the very fine Vuillard "Conversation" is owned by the Art Gallery.

AT MALLONEY'S Galleries, Tom Stone has an exhibition of landscapes. He shows a large number of winter landscapes which in general are described in terms of pattern and light, and in some occur those representations of trees with great hanging blobs of fresh snow which he has made peculiarly his own. There are a number painted in the fall, and a few in the summer. The winter ones are most successful and the fall ones least, with *Spring Thaw, Mattawa and Haliburton Village* the best of them all. Mr. Stone describes his landscapes in straightforward prose, commenting on aspects that fall within our common and familiar experience, such as snow shapes and shadows, the gleam on snow of winter sun forcing its way through the edge of a wood, the blaze of autumn color and so on. It is prose of a kind that makes few demands either intellectually or emotionally. Mr. Stone seems mostly to invite us to look, and be pleasantly entertained by recollecting past occasions when we have enjoyed out of doors similar kinds of landscape.

MELLORS GALLERIES are showing an interesting collection of British contemporary painting, nearly all landscape. The list of exhibitors includes R.A.'s and established names as Lamorna Birch, Terriek Williams, E. Priestman, R. O. Dunlop, C. Muncester, Adrian Hill and Loxton Knight. Several of the paintings have been hung at the Academy in the last few years. They represent very well that body of contemporary British painting which is seldom spectacular but extremely competent and quietly effective. Loxton Knight has evolved a very personal style and an unusual palette. The Dunlops are good examples of his vigorous handling and of his structural use of color. My own preferences were the Dennant-Moss, and a canvas, very compact and rich, by A. E. Bottomley whose work was new to me.

John Russell is showing a few paintings of flowers, fruit and china at Simpsons' Art Galleries. This painter has a great many admirers and they will enjoy this exhibition.



THE LURE OF LAPIN
(SHEARED RABBIT)

For gala evenings—on "debs" and dowagers alike, its snow-white loveliness sparkles when shadows fall. Such soft snugness, such charming contrast worn atop brilliant gowns! EATON'S recognizes the "bunny" vogue with a glamorous collection of French imports—little short jackets . . . hip-length style . . . ¾ length coats . . . capes . . . also fitted wraps—featuring little collars, lifted shoulders. Sizes 14 to 20.

\$19.50 to \$75.00

The Fur Salon—Fourth Floor, James Street.
Budget Plan Terms may be arranged if desired.

T. EATON CO. LIMITED

BRANCHES IN 29 FOREIGN COUNTRIES



Suppose you do business with SOUTH AMERICA?

You may be concerned about market opportunities.

The Royal Bank of Canada through its branches in South America can furnish accurate and reliable information readily.

You may wish to investigate the credit standing of potential customers. Our managers in most of the principal centres of South America can obtain such information for you.

You may be seeking a reliable agent or other trade connection. Our South American offices can often make suitable contacts for you.

Not only in South America, but in Central America, Cuba, the British and French West Indies our resident managers are daily performing such essential services for Canadian business houses. Your enquiries are invited.

THE ROYAL BANK OF CANADA

OVER 600 BRANCHES IN ALL PARTS OF CANADA

OUR NEW ADDRESS

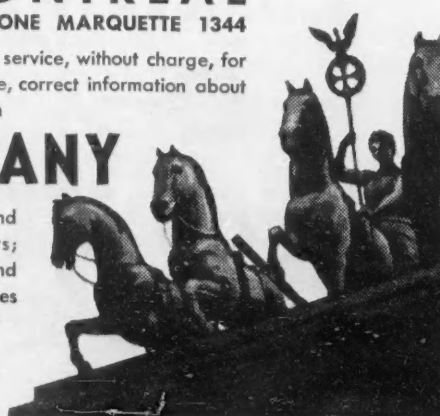
Dominion Square Building MONTREAL

TELEPHONE MARQUETTE 1344

At your service, without charge, for complete, correct information about travel in

GERMANY

Booklets, maps, and individual folders; train, plane, bus and hotel rates; itineraries planned.



GERMAN STATE RAILWAYS INFORMATION BUREAU



Reflections of Youth

Holding a mirror up to nature reveals little blemishes even in the most youthful complexion . . . and the new upswep hair requires a smooth, unwrinkled brow and a total absence of such disfigurements as moles or superfluous hair. The Hiscott Institute suggests ways and means of treating all non-infectious skin troubles either at the Institute or at home with Princess Remedies . . . and Hiscott Electrolysis for the removal of moles, warts and superfluous hair is famous from one end of Canada to the other.

Write for New Booklet X

61F College Street

Hiscott Institute Limited

Toronto



GRACEFUL TABLE IN QUEEN ANNE STYLE

centers this occasional group, in company with a distinguished Chippendale gilt mirror.

GALLERY OF ANTIQUES AND REPRODUCTIONS

Member of the British Antique Dealers' Association

EATON'S COLLEGE STREET

